

The NATIONAL UNDERWRITER

Life Insurance Edition

2

2nd WARTIME SALES DAY

**To Every NALU Member
Who gave up his
1942 Convention seat
to this Lady . . .**

WE'RE mighty sorry that we won't have the pleasure of your company in Minneapolis this month. We looked forward for a long while to playing host to you and, judging by advance reservations, a good many of you were setting your sights for a visit to the City of Lakes. But war put the S. R. O. sign on the nation's transport facilities and you cheerfully gave up your Convention seat to the Lady whose proud figure, with torch upheld, stands for Liberty and Freedom and Right and Justice — all those tremendously important things which America is fighting to preserve. And we heartily agree that nothing must interfere with prosecution of the cause she represents.

Foregoing a full-fledged Convention this year — valuable as that annual meeting would have been — is only one of the contributions which NALU men are making to bring victory. Many are serving in the nation's armed forces.



Many are devoting time and effort to civilian defense work. All are doing their part as exponents of the gospel of thrift — through Life Insurance and War Bonds — to maintain the strong economy and high morale so necessary at home if battles are to be won abroad.

We look forward to a gala *Victory Convention* in Minneapolis when the war has been won. And we hope you'll plan now to be on hand in this Land of 10,000 Lakes when that day comes.

W. W. SCOTT, General Chairman
Lincoln National Life

W. S. LEIGHTON, Co-Chairman
New York Life

A. R. HUSTAD
Northwestern National Life

D. J. LUICK
Connecticut General Life

R. G. HICKERSON
Canada Life

F. T. McNALLY
Massachusetts Mutual Life

E. J. SHERMAN
Penn Mutual Life

1942 Executive Convention Committee of the

Minneapolis Association of Life Underwriters

(This space contributed by Northwestern National Life Insurance Company)

WEDNESDAY, AUGUST 19, 1942

*Through Our Convention Representative,
Grant Taggart, and President O. J. Lacy,*

CAL-WESTERN PAYS TRIBUTE TO N.A.L.U.'S "SOLDIERS OF FREEDOM"!



O. J. LACY



GRANT TAGGART

IN THESE TIMES, the contribution of an individual or a group to the nation's war effort must be measured in terms of its effect on the winning of the war, and the effect it will have on the national welfare when peace finally comes. Thrift helps the nation in war, and prepares its citizens for peace. We compliment the Life Underwriters of America, through their official organization, the National Association of Life Underwriters, on their monumental contribution to ultimate victory through the sale of new Life Insurance, and the sale of U. S. War Savings Bonds!

**California
WeStern
StAtes
LiFe
InsurancE Company**

HOME OFFICE

SACRAMENTO

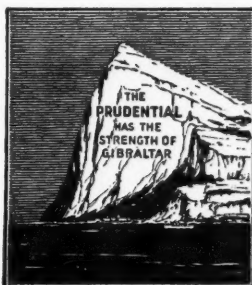
Our Absentees

Service flags now appearing at home offices and branch headquarters show that many thousands of our associates in the field of life insurance are away at training camps or overseas.

We cannot think too frequently of these good friends of ours and the sacrifices they are making. It will make an incalculable difference to the future of humanity as to how well they do their difficult job.

We count on them absolutely, and here's a point to ponder . . .

THEY HAVE A RIGHT TO EXPECT US
STAY-AT-HOMES TO CARRY ON OUR
DUTIES MORE FAITHFULLY THAN
EVER BEFORE.



The Prudential
Insurance Company of America
Home Office, NEWARK, N. J.



FULL MEASURE FOR THE FIELD

The past decade has dulled the edge of many selling tools Life Insurance Salesmen formerly considered their best.

- *Declining interest earnings brought higher premium rates.*
- *The number of conversion options and guaranteed conversion rates dwindled.*
- *Settlement options became less generous.*

Occidental, along with all companies, bowed to this course of events.

BUT

Occidental added to its ratebook *new* tools to compensate the Field for such necessary restrictions.

Here is the Record:

1930—Top commissions on key Term Insurance plans.

1932—Company *retained* Monthly Income Disability, contrary to an almost universal trend toward discontinuance. Continued to offer \$10 of monthly income for each \$1,000 of insurance, with waiting period of only 4 months.

1933—Popular Premium Deposit Agreement—a savings fund for policyholders, for use along with regular premium payments.

1935—Family Income plan made available in rider form—attachable to *any* Life policy, including Term, new or already in force.

1936—Lifetime Renewals (5%) on Life policies for full time Agents.

1937—Commercial line of Accident and Health policies in addition to an already complete line of Industrial and Intermediate Accident and Health Insurance.

1938—Five-Year Term policy, renewable to age 60, convertible to age 65, with renewal and conversion rates *guaranteed*.

1939—Wholesale Insurance for firms (10 to 49 employees) not large enough to qualify for the Company's Group Coverage.

1940—New Family Group Policy.

1941—Income Replacement Policy, low-cost monthly income for beneficiary from time of insured's death until he would have been age 65. (It is, in effect, a Family Income Rider to *supplement* any Life policy.)

1942—*The Policy With A Heart*—A & H written in combination with Life, but with these new advantages: (1) Claim payments not prorated in case of occupational change. (2) Waiver of Premiums for A & H portion also. (3) As much as \$10,000 Accidental Death Benefit with a \$2,000 Life policy.

!!!! Maximum volume limit of non-medical business (male) increased to \$5,000.

!!!! Retention on substandard risks increased.

OCCIDENTAL LIFE INSURANCE COMPANY of CALIFORNIA

HOME OFFICE—LOS ANGELES

"THERE'S A STAR IN THE WEST"

"Slate Breaking" on Trustees Fails

Record Attendance Marks National Council Session

**Changes in By-Laws Rati-
fied, Bond Sale Citation
Received from Treasury**

Ratification of the changes in the by-laws of the National Association of Life Underwriters creating the office of executive vice-president, presentation to the National association of a citation from the Treasury department for its work in war bond sales, a review by President Witherspoon of the situation in Washington in regard to tax and other legislation and a spirited election session highlighted a crowded all-day session of the National council Tuesday.

The attendance at the council meeting probably set a record with many of the state delegations overflowing the tables assigned to them and only two or three of the more remote and sparsely populated states not well represented. Most of the delegates who were not members of the council also were in attendance, as this was really a substitute for the regular session.

At the opening of the session H. G. Wischmeyer, John Hancock, Mutual, Cleveland, on behalf of the Cleveland association presented to President Witherspoon a gavel made from old hickory from the Hermitage, home of Andrew Jackson, in compliment to the president's home state.

President W. M. Dewey of the Edgewater Beach Hotel extended a greeting to the delegates on behalf of the hotel.

President Witherspoon reviewed the work of the past year. Vice-president Grant Taggart spoke briefly, lauding the results achieved under Mr. Witherspoon's administration under most trying conditions and National Treasurer Barton told of the association's financial status, emphasizing the increase in surplus in spite of a decrease in income.

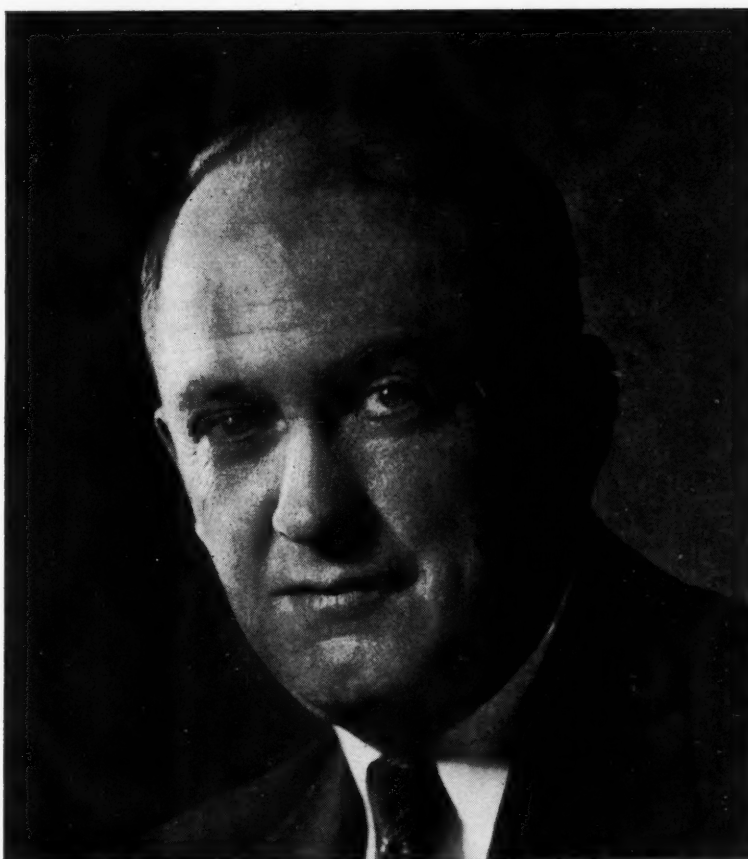
Herbert A. Hedges reported both as secretary and as chairman of the membership committee.

Rice Heads Elections Committee

President Witherspoon announced the membership of the elections committee. P. B. Rice, Equitable Life of Iowa, Harrisburg, Pa., was chairman, the other members being G. P. Smith, New York Life, Worcester, Mass.; Louis Keller, General American Life, Memphis; C. Vivian Anderson, Provident Mutual, Cincinnati; W. S. Tiffany, Prudential, Scranton, Pa.; Louis Rosenfeld, Union Central, Omaha; W. L. Dean, Life & Casualty, Jacksonville.

Roy Ray Roberts, State Mutual Life, Los Angeles, gave the report of the education committee. Education is a subject that is absorbing to Mr. Roberts and he has the whole story of life insurance education at the tip of his tongue.

Takes Over as President of N.A.L.U.



GRANT TAGGART, who was formally installed as president of the National Association of Life Underwriters at the final session of its annual meeting in Chicago, started in life insurance with California-Western States Life when he was 18 years old, and has been with that company 26 years, during which time he has insured about 5,000 people for a total of approximately \$16,000,000. His headquarters are in Cowley, Wyo., and he has worked in the sparsely settled territory thereabouts. He has been on his company's App-a-Week Club since its inception and its leading producer for 25 years. He also led several years in the number of lives insured.

He has long been prominent in life association affairs. He spoke at the Pittsburgh convention in 1931, Milwaukee in '34, Boston in '36 and Philadelphia in 1940. A life and qualifying member of the Million Dollar Round Table, he was elected chairman of that body in 1937 and conducted the Million Dollar Round Table Hour at the Denver convention.

He was elected a trustee of the National Association in 1938, secretary in 1940 and vice-president last year.

Particular interest was shown in his reference to the institutional training program to be developed by the Life Agency Officers Association with the aid of the N.A.L.U. He urged the members not to be impatient because the course has not yet been perfected. It is a project requiring time and the war situation has caused delay. It may be two years, he said, before the course is ready. In the meantime he urged the local associa-

tions to continue their educational projects and not merely to stand by until the institutional program is produced.

President Witherspoon presented Boyd Fisher, associate field director of the war savings staff from Washington, who expressed the appreciation of the Treasury for the work of the N.A.L.U. in the war bond project. High salesmanship was required in in-

(CONTINUED ON PAGE 15)

Three Candidates Named from Floor But None Wins

**Baumann, Roberts, Dore,
Dunnavan, Orr, Wertimer
Victors in N.A.L.U. Vote**

NEW OFFICERS ELECTED

President—Grant Taggart, California-Western States Life, Cowley, Wyo.
Vice-president—Herbert A. Hedges, Equitable Life of Iowa, Kansas City.
Secretary—William H. Andrews, Jr., Jefferson Standard Life, Greensboro, N. C.

Treasurer—Walter E. Barton, Union Central Life, New York.

Trustees—Jul B. Baumann, Pacific Mutual Life, Houston; Roy Ray Roberts, State Mutual Life, Los Angeles; Clifford H. Orr, National Life of Vermont, Philadelphia; Edward J. Dore, Mutual Benefit Life, Detroit; Paul Dunnavan, Canada Life, Minneapolis; Sidney Wertimer, Prudential, Buffalo.

Despite the absence of any competition for the major offices in the National Association of Life Underwriters, an unusually spirited contest for the trustee posts made the election session of the national council Tuesday afternoon a lively one, the council members being given an opportunity to vote for all of the 10 candidates who had been proposed for the six places to be filled.

The nominating committee, headed by Judd C. Benson, Union Central Life, Cincinnati, as is customary, reported seven names and the other three were nominated from the floor, the first time that so many additional names not on the committee slate ever had been brought up for a vote.

Possibly the submission of so many extra candidates, with the resultant scattering of votes, cut down the chances of breaking the slate but at any rate none of the added starters was successful, all of the winners being on the list recommended by the nominating committee. They are listed above in order of number of votes received.

Two of them were reelected. Mr. Roberts had completed a full term and Mr. Baumann was named early in the year to fill a vacancy. The third incumbent who sought reelection, Tom B. Reed, was defeated. Two of the new trustees, Messrs. Dore and Dunnavan, are personal producers, the others being managers or general agents. All have

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E. J. Dore

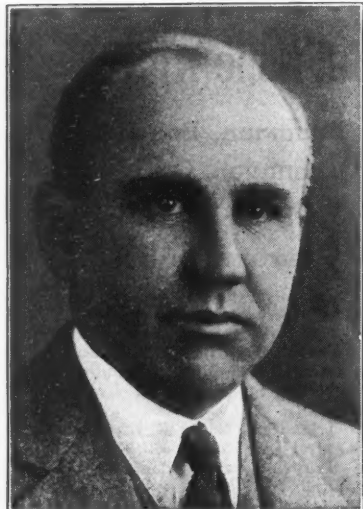
What About Women Agents?

Experts Agree That Fair Sex Is Rapidly Assuming More Important Role in Business

By JOHN MARSHALL HOLCOMBE
Manager Life Insurance Sales Research Bureau

"There may be some good ones but they are scarce. Most of them cause so much trouble that they're not worth having in the office."

Few agency officers would be surprised to learn that such a remark had reference to women agents. Rare is the home office which does not have someone who can give "chapter and verse" on his difficulties with one or more women whom he had in his own agency when he was there or whom he has seen in



JOHN M. HOLCOMBE

various agencies since he joined the home office staff.

And yet despite the frequent comment that women agents have caused so much trouble that they are not worth bothering with, it is clear that they are taking an increasing place in life insurance selling. Some of them have become producers of significant size. The Woman's Quarter Million Dollar Club has a membership which would amaze men who attended National Association of Life Underwriters meetings 25 years ago. Enough men recognize the outstanding ability and accomplishment of Beatrice Jones to elect her president of the New York City Association of Life Underwriters. Some of these women have merely been members of a certain agency and had no particular treatment given to them other than what was given to every agent in the agency. They had no different room; they had no different position in any way.

On the other hand there has been a growing group of agencies which have recognized the question of the woman agent as something which deserves particular attention. We have had a few outstanding examples where women became a section of an agency and have their own woman leader. There have been other cases where there has not been a woman leader of the group but they have been given a section of the office and in general treated as a separate unit.

Women in War Activities

There is no doubt of the fact that women today are doing jobs which no one even dreamed as recently as two or three years ago that they either could do or would be willing to do. I recently heard General Ian Hay describe the work which women are doing in war activities in England. I was once in charge of a battery of field artillery and if anyone had told me in 1917 that the

time might come when a gun crew on an artillery piece would be made up of women I should have told him that he was completely out of his head. Yet General Hay told me that 50 per cent of the gun crews of the anti-aircraft batteries in London consist of women.

Every day we read articles telling us that women are going to be used in business increasingly in the United States and Canada.

Situation Will Be Pressing

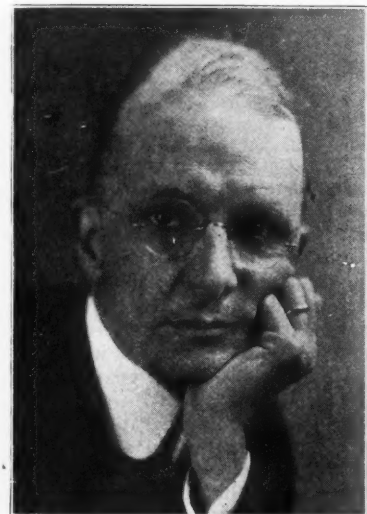
The Research Bureau does not urge companies to hire women. We do not believe it is necessary to do any urging because it seems to us that the situation itself will increasingly put on the pressure.

The only thing which seems wise to us is for company officers and heads of agencies to realize that times are changing so rapidly that we shall shortly have no option as to whether we shall hire women or not—our only option will be to hire women and be smart enough to adjust our affairs so that we can make them into successful agents. That it can be done is already proved. That it will be done by men who today still resist the idea seems a reasonable guess for the immediate future.

BORDEN COMMENTS

Equitable Society has had as much if not more experience with women agents than any other company. It was the pioneer in bringing women agents to the front in some of the large cities and they became prominent in their life underwriters' associations. Miss Beatrice Jones, Equitable agent, is the immediate past president of the New York City Association of Life Underwriters, an achievement that has never been made by a woman agent before. A. G. Borden, second vice-president, in commenting on the subject says:

"We in the Equitable are most appreciative of the widespread contribution



A. G. BORDEN

that women have made over the years in the cause of life insurance. It has been most inspiring to me in visiting our various agencies throughout the country to find so many fine Equitable women who have not only supported themselves through selling life insurance but have reared splendid families, put them through grade and high school and in many instances have actually put their sons and daughters through college.

"Aside from the opportunity that life insurance offers to women for high character employment, is the social side of

Doesn't Pass Any Prospects Up with His Bicycle.

Curtailed use of automobile and tire and gasoline restrictions are no worry to Clyde Ford, Franklin Life, Sherman, Tex., who uses his bicycle regularly in soliciting business.

Some 40 years ago Mr. Ford became an enthusiastic cyclist and continued to be until automobiles became popular. "Last January when the talk of tire shortage became a common subject I remembered that in the past I used a bicycle to go to and from my work and that it was quick and economical transportation. That was when I conceived the idea to use one in my present vocation. Although the bicycle does not have the comfort and the speed of a car it furnishes cheap transportation and complies with the request of the government to conserve on tires and gasoline," he said.



Clyde Ford

Uses Wheel in Home Port

"I do not have a sign on my bicycle but being the only one in Sherman in my line of business I have received quite a bit of publicity. Neither have I used my bicycle so far soliciting in the neighboring villages due to the fact the highways in our part of the country are still crowded with cars. I have ridden some three or four miles into the country. I use my bicycle mostly in our city of some 20,000 population and can call on as many prospects as I do when I use my car. You are not troubled with the parking situation, easier to get through traffic and there are times you can make the trip on a bicycle quicker than using a car.

"Then too, you do not pass up prospects as you do in a car, for the reason you will make stops you would not in a car. Not only do you do this, but you plan your work more systematically in order to save leg power. It has caused me to use a more definite plan and to concentrate my work to certain areas in our city.

Used in Night Calls

"On night calls where you have appointments you can use and I do, my bicycle, to a good advantage thus saving gasoline and tires for the government. Our city is so situated that I can call on practically every small town in our county and the adjoining counties by bus, thereby using the bicycle while at home, cutting down not only expense, but keeping myself in a healthy condition.

"In talking to a friend who happens to be the superintendent of an industrial life company he advised me that in one nearby town his men were using bicycles and in so doing increased their business 20 per cent.

"Although the bicycle is not as comfortable or as speedy as the automobile it has many advantages over a car and if we would put forth more physical effort and forget our cars we will secure just as much business as we have in the past, and in fact, make more money for we will reduce the expense of a car."

the picture, namely, the importance of the contracts of life insurance that they are able to negotiate. There are countless families throughout the country that have reason for profound gratitude to the women agents who have courage-

(CONTINUED ON PAGE 28)

Million Dollar Round Table Men Are Optimistic

Basic Needs Still Remain—Must Increase Sales Efficiency

It is natural to look to members of the Million Dollar Round Table for suggestions on ways and means of meeting wartime production problems. A few of these million dollar producers have made their outstanding records because of their special knowledge of pension and tax matters but the majority are hard working underwriters who have been able to step up their production by increasing their sales efficiency and keeping everlastingly on the job.

The men here quoted qualified for the Million Dollar Round Table during the past year so that their ideas are tried and proven for use during these times of emergency.

Some Reasons for Buying

"I don't know whether life insurance sales in the next six months will be better or worse than they were last year, but I do believe that life insurance will be bought this year for the same reasons that people bought it last year—to prevent their families being dependent on friends, relatives, or charity for support (and at the same time to save a little money)," John R. Rhoads, Philadelphia, points out.

"Life insurance is no harder and no easier to sell today than it was last year, or any other year in the past 12. John Adams, 34, who enjoyed a good income for the past five years making rubber covers for typewriter keys, isn't making rubber typewriter keys any more and instead is making less money working at the Navy Yard, but Roger Driscoll, who for the past five years has been having intermittent trouble with the sheriff and his metallic waste business, is enjoying real prosperity now. True, the cost of living has gone up a little—taxes have gone up a lot—so has the average income.

"In June a client of mine bought a \$9,000 ordinary life policy he 'couldn't afford' 18 months ago, and his income hadn't been increased in the meantime. His taxes have gone up substantially. He is spending more of his income for food, but these increased costs are offset by the absence of his monthly payments on his car, and his refrigerator is now really his. He bought this life insurance, and is finding another \$20 a month in a budget that could stand no new expenditures, particularly since he had just agreed to put 10 percent of his income in war bonds. Why? Because the income he had arranged for his family two years ago was admittedly inadequate then. It would be a little more inadequate now. More life insurance was needed, and at no time in the immediate future had he any reason to suppose the payments would be easier to make.

"In April, 1941, I lost a sale involving a \$36.50 monthly premium to a Solovox, which is some sort of instrument that sounds good when attached to a piano. The remaining monthly payments, if any, on the Solovox are being made by his widow and two infant daughters. My prospect thought he could buy life insurance at his convenience. I agreed that the odds were 100 to one that he'd be alive and healthy a year hence, but unfortunately he happened to be the one, and that doesn't help his widow a bit.

"Today the Solovox is no longer a competitor and neither are war savings.

(CONTINUED ON PAGE 24)

REPLACE "IT-CAN'T-BE-DONE" ATTITUDE BY

Stepping Up Sales Efficiency

By W. R. JENKINS

No business of which I have any knowledge has escaped the impact of this war. Scores of industries and literally millions of men and women have suddenly found their normal occupations "closed for the duration." Forced into the unaccustomed business of war, these millions of men and women have found it necessary to learn new skills or to adapt drastically their old skills. With rarely an audible complaint, whole industries have laid aside the experience of countless years to launch upon new tasks. And to their everlasting credit, they are discharging these new undertakings with a degree of skill, of ingenuity, of resourcefulness, and of just plain "guts" that is writing one of the most thrilling pages in the history of human endeavor.



W. R. Jenkins

The daily papers are full of their exciting achievements: A \$9,000,000 plant built and in operation in 90 days. A new method of turning large gun barrels which enables us to produce more of them in one month than Britain has produced since the beginning of the war. A new method of cutting patterns for plane parts which cuts four every minute instead of one every half hour. A new machine for turning out motor heads which replaces 39 machines and 39 skilled operators. A manufacturer, in business for 40 years, building and putting into operation a new plant larger than his old plant—in 40 weeks. Millions of men and women going to school on their own time to study new machines and new methods. Millions of men and women working 48 hours, 56 hours, 64 hours a week and longer—because they have precious skills their country needs.

Complaints Strike Discordant Note

In the midst of these unparalleled achievements all about us, it does little credit to any one of us to complain that our sales have been disrupted in recent weeks, or that "business is bad." Somehow such complaints strike a rather discordant note.

We life insurance men had better face the facts. There is a great necessity for us to do what every other man and woman in America must do—put grousing to one side, work harder, work longer (overtime will pay you more than time-and-a-half rates), develop new skills, adapt old skills to new demands, and above all, step up the efficiency of our daily operations to an extent that offsets the war born handicaps we face in setting new records on this vital job of ours. In view of the fact that the American people are waging a war for security and that our whole economy faces a serious threat of inflation which can only be met by individual sacrifice and self-denial, the demand for increased effectiveness and stepped up results on our job as life underwriters is as plain and as unavoidable as the demand on the skilled engineer or mechanic for more guns, tanks and planes.

It-Can't-Be-Done Attitude

"Step up efficiency?" you say. "Well, yes—it can be done when you are turning out guns or tanks or planes or other tangibles which can be counted. But you can't measure sales effort in that way."

It is exactly this "it-can't-be-done"

attitude which, in normal times, tends to stop sales progress and make salesmen content to follow comfortable but nonproductive sales habits. Salesmen are great procrastinators in undertaking new methods and new ideas, and even when they see those new methods applied profitably by others they are likely to pass it off as "pure luck." New methods are awkward and new ideas difficult to apply. More important, actual measurements of results are almost impossible for any one salesman to ascertain because he has too few calls and too few sales to develop ready proof of whether any method, new or old, produces unusual results. In the realm of production or manufacture, the results of sticking to old methods are all too plain and painful to see—especially when we are at war. In the realm of sales, the results of outmoded methods or comfortable habits are sometimes painful; but because the results of better methods are hard to measure, most men are content to pass

let us look first at some measured results of good methods and bad methods in a field of sales other than our own. For our "horrible examples," let us take food salesmen calling on groceries and meat markets and measure the results of some very simple changes in the selling methods they use in the very few minutes they are in the dealer's store. Then let us compare these methods with methods in our own business.

PROSPECT ATTENTION

1. The Value of Prospect Attention.—In calling on butchers, it was found that when the salesman forced the butcher to come to the refrigerated display counter—instead of trying to sell him while he was working at his meat block—the average sale was 40 percent higher. Now, of course, this does not mean that standing in one place, as

W. R. Jenkins, director of sales research Northwestern National Life, Minneapolis, has degrees from the University of Omaha and the University of Chicago. When he graduated from college, he joined the staff of the Dupont Publishing Co., and later became managing editor of its publications. He subsequently was a partner in a Chicago advertising agency. He sold his interest to join the staff of the Trade-Ways group, business counsellors, remaining there for eight years. He became western manager and account executive for Trade-Ways, during which time he met and learned to admire the executive leadership of Northwestern National Life, which resulted in his transferring his allegiance to that company in 1935, doing research work first in agency matters. Life insurance selling, he says, offers a field of research which is both broad in scope and fascinating in content.

off poor results with the face-saving excuse that business is bad.

Discarding Old Habits

But if there ever was a time when a comfortable cloak of old habits needed discarding and when truly effective and resultful new habits were vital—now is the time. And so it may also be an appropriate time now to point out that sales methods and their results can be measured accurately and to bring to salesmen some examples of concrete measurements of this kind. Perhaps by submitting some actual measurements of results of good methods versus bad methods, we can add to the pressure of these critical times some measure of conviction that it is really well worth your while, now, to try some of these methods and tools which you have in normal times hesitated to undertake to use.

Because it is always easier "to see the wart on the other fellow's nose,"

against another, yielded such results in itself. It means simply that all the salesman's skill and his most effective methods are largely wasted when he talks to a butcher who is busy cutting meat at a block and more concerned about his fingers than about what the salesman has to say or show.

Now let us see if this result has a parallel in the field of life insurance sales. Did you ever try to sell an inattentive prospect whose mind was on something else—something perhaps just as important to him as the butcher's fingers are to the butcher? And do you regularly make advance appointments as a means of assuring undivided attention? We have measured the results of more than 5,000 mine run interviews and have found that the percentage of unfavorable interviews to total interviews was cut nearly in half when an advance appointment was made. Yet less than 17 percent of all interviews were by appointment.

2. Prepared Sales Helps Yield Dollar Results.—The average sale of those food salesmen who habitually placed and replaced counter ads, special displays, and window cards in the dealer's store was found to be 37½ percent greater than the average sale of men who had not acquired this habit. The life insurance parallel is obvious. Do you systematically use pave-the-way material and prestige builders? We find that calls in which the approach is based on pave-the-way letters yield about 40 percent more real interviews and 50 percent fewer flat turn-downs than the average of all other types of approach used.

3. Thoroughness in Need Analysis Pays.—There are four ways for the food salesman to check the dealer's stock on hand before going after the order. These four methods yield markedly contrasting results. The first method is to do nothing about checking the stock before asking for the order. The second method is to take a quick glance to note what is out of stock. This second method yields a 55 percent increase in the average sale as against no checking of stock at all. The third is to ask the grocer about the condition of his stock, and it yields a 120 percent increase in the average sale as against doing nothing about checking the stock. The last and best method consists of actually counting and rearranging the dealer's stock of items on-hand. This last method yields almost a 300 percent increase in the average sale as compared to doing nothing at all about checking stock! Yet less than one-third of all the men studied in this particular survey were using this most effective method.

How carefully do you uncover and make urgent your prospect's needs for life insurance? Do you carefully inventory, rearrange and point out shortages in his life insurance before attempting to sell him more insurance? Our studies indicate this is the one greatest factor in the success or failure of the life insurance sales interview, because skill and thoroughness in uncovering needs both forestall objections and provide closing leverage.

TIMING ESSENTIAL

4. Good Timing Essential to Good Interviews.—There is a simple matter of timing which provides remarkable results for these food salesmen. If they introduce their daily or weekly "special item" (usually coupled with a special price) before they go after the dealer's regular order—rather than after they go after the regular order—they will make the special sale often enough to step up their average sale more than 25 percent.

Have you studied timing of the vital parts of your interview? We have found that by disposing of the question of how much a prospect can save before recommending the policy or amount—rather than after the recommendation—the salesman can totally eliminate the "no money" or "I can't afford it" objections. Otherwise, those objections arise in the vast majority of all closing attempts and succeed in stopping cold about 36 percent of all closing interviews.

5. Definite Recommendations Mean Better Results.—Most of the food salesmen whose work was studied asked the dealer how much he needed or wanted of each item. A very few of the men—less than one-fifth of them—told the dealer, specifically, how much he should buy and why. The average sale for the latter group was 77 percent greater.

It takes fortitude to make a definite, clean-cut recommendation and to stick

(CONTINUED ON PAGE 22)



W. Rankin Furey, Berkshire Life, Pittsburgh, N.A.L.U. trustee.

Tradesmen of Defense Worker Best Prospects: Buckley

Merchants and others who are being patronized by defense workers are really the best prospects today, according to L. Mortimer Buckley, acting general agent of New England Mutual Life at Houston, Tex., member of the Million Dollar Round Table in 1941 and regional director of War bond sales for the National association in Illinois, Kansas and Missouri. It is very difficult for the aver-



L. MORTIMER BUCKLEY

age life insurance salesman to make contact with defense workers, he finds. More important, however, is that for the average life man to concentrate on selling defense workers means that he will be going out of the class of people which he normally contacts, and he may find himself floundering around.

Finds They Have Different Slant

The workers as a class seem to have a different conception of their responsibilities about buying life insurance than the so-called white collar people with whom most agents do business. Many workers believe when they have bought \$1,000 or \$2,000 of life insurance they have discharged their obligation to their family. They still conceive life insurance to be burial and last debts insurance. Then, too, most of them in the recent past had only small if any income and \$1,000 or \$2,000, even if it is only on paper, appears to them to be a very large sum.

Mr. Buckley feels that the life agent canvassing defense workers is met much more strongly by the superior objective attraction of good clothes, electric refrigerators, radios, automobiles, etc., for at least two reasons. First, with many of these workers, the money they are now earning is much greater than they ever earned before in their lives. It has gone to their head and they are satisfying long repressed desires to have some of the nice things of life. Second, defense workers are able to secure priority purchase orders for automobiles where merchants and other business men cannot do so today.

Real Bonanza Among Tradesmen

The smart thing for an agent to do, Mr. Buckley feels, is to reach the defense workers bonanza of high wages through the shop keepers and others who are profiting by sales of merchandise and commodities to the workers.

In doing this, the agent is not making a fundamental change in his prospecting or sales plan, or in the bracket of people to whom he is trying to appeal. As a rule, there is a self-selective process which takes place as a man progresses in life insurance selling. He gravitates toward prospects of his own general type, with whom he has things in common, whom he understands and can

meet. It is better not to disturb such a set-up, Mr. Buckley believes.

"I have heard and read a great deal about this business of changing over to prospecting and selling defense workers," Mr. Buckley said, "but frankly I don't know what they are thinking about or how to talk to them. Of course it might be possible to sell life contracts to officials in the defense factories and then get from them a list of key men with their residence addresses and possibly even introduction to them. But for me this would be a radical departure from the methods I have used successfully, and I don't like it."

Good Field in Men Over 35

The younger market has been practically eliminated by selective service and enlistment. Therefore, younger agents who have been concentrating on the young people had better make some readjustment. Mr. Buckley has been concentrating on married men over 35 who have dependents and unmarried men with dependents who could not earn their own living. Such men naturally en-



E. P. Higgins, superintendent of sales promotion, and Seth C. H. Taylor, superintendent of agencies Sun Life of Canada.

joy deferred rating under selective service. They have definite life insurance needs.

Mr. Buckley seeks to prepare for them

a monthly income arrangement for their dependents, to impress them with the necessity of making some definite pro-

(CONTINUED ON PAGE 30)

GOOD FOR ALL POLICYHOLDERS

The
Policyholders'
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Since 1845



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LIFE INSURANCE COMPANY

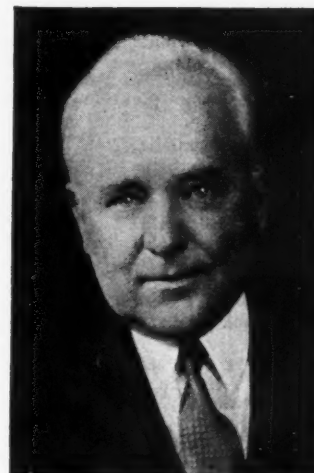
NEWARK, N. J.

FAMILY SECURITY IS SOURCE OF STRENGTH TO THE DEMOCRACIES

Maintaining family security is important in war time.

This is recognized in Great Britain and Canada as well as the United States.

Despite high taxes, increased living expenses and sacrifices to buy their government's war bonds, not only have British and Canadian families kept their insurance in force, with lapses at the lowest in years, but they have added large amounts of new protection. Purchases of life insurance by British families increased 19% in 1941 while there was a gain of 16% in Canada.



Life Insurance is a fundamental institution of Democracy and the families of the Democracies, united in a grim struggle against Axis aggression, know that the security they have built and are continuing to build through life insurance is a source of national strength in this struggle.

The unceasing flow of benefit payments, the vital part that family security pays in building national morale, and the huge amounts of policyholder funds that the life insurance companies are placing in government securities to build planes, tanks and ships, and the funds they are providing to produce needed materials, are all important factors working for victory for the United Nations. Life Insurance dollars are thus actively aiding the war effort while providing protection for the family.

Thomas T. Parkinson
PRESIDENT

THE EQUITABLE

LIFE ASSURANCE SOCIETY OF THE UNITED STATES

A Mutual Company Incorporated Under the Laws of the State of New York

393 Seventh Avenue, New York, N. Y.

WHAT DO YOU THINK ABOUT IT?

More Reasons Why Life Insurance Should Be Owned Than Ever Before

By L. W. BOSWORTH
Bloomington, Ill.

I believe that all of us whose job is not directly related to the war effort realize that the time has come for us to do some serious thinking and what I have to say is intended particularly for life agents.

When I say "What do you think about it?" I mean what do you think about your job? The present and future bread and butter for your family and yourself depend a great deal on just how you are thinking today about your job.

Is there any question in your mind

L. W. Bosworth of Bloomington, Ill., entered the life insurance business with the Northwestern Mutual as an agent in 1926. He was made district agent in Bloomington in 1928 and 11 years later he desired to give all his time to personal production. Therefore, his contribution is interesting because of his experience, both as a district agent and a rate book man.

whether you can make a go of it under present conditions? Unless you are firmly established in the business you are probably asking yourself just that question. Are you thinking thoughts like these:

"How can I write life insurance when the cream of my prospects are in the armed forces?"

"What has life insurance to offer now that war restrictions are attached to all policies?"

"I am just in a temporary slump and will soon snap out of it?"

Too many agents are in just that frame of mind today and if you are one of

them, it seems to me you had better do one of two things and do it quickly. Either change your way of thinking or get out of the life insurance business. Unless you do your best both mentally and physically, you are going to be forced out of business and no man can do his best with doubt and fear in his mind. I don't think anything will affect an agent's production so surely and so much unless it is just plain downright laziness.

Now let's examine this business of ours calmly and reasonably in the light of present day conditions. Certainly nothing has happened during the last year to make life insurance less desirable. On the contrary, there is every reason why more life insurance should be owned than ever before. I'll agree with you that we don't have so many people to call on as we did two or three years ago but you know and I know that we never did see all our prospects and the ones that are left are better prospects than they ever were.

A Prospect Is a Need

Don't think of a prospect as a name. A prospect for life insurance is a need. All of us have many plans for the future, all depending upon two things for completion, time and money. Perhaps I should say, money available at the right time. In some cases the right time is unpredictable. We don't know when we are going to die and all of us want some cash on hand at that time. Do you know a better way to provide for it than through life insurance? In other cases the right time is definitely fixed, for example to educate the children, to pay off a mortgage or to provide a pension for ourselves. Do you know a better way to accomplish these things than through

life insurance? Why, men, it seems to me that right now we have the world by the tail with a downhill pull but we must pull. It isn't going to back up and sit in our lap.

You probably will have to change your working habits and give a lot more thought to planning. Funny isn't it that in most things we change our method of doing things unconsciously to keep abreast of changing conditions but when it comes to changing our way or working we are all so prone to keep on in the same old groove. Maybe some of you used to strike a match and light the gas to light the room. Now you push an electric light switch. Same result but different method of accomplishment.

Getting Out of Old Groove

Your ability to lift yourself out of the old groove is going to have a lot to do with your success or failure. Don't hesitate to try something new just because it is new. Plan it first and if it seems reasonable, try it. Remember everything we use or do today was an idea first. Somebody thought about it and then tried it.

So many agents groove themselves to working almost exclusively among certain occupational groups. Their approach, presentation and closing is a pattern, almost a patter, well suited to the group among which they work, but not adapted to other groups. You will have to work out new presentations, new ways in which life insurance can aid a prospect in arranging his plans. You will have to be more imaginative and more resourceful. In short, you will have to learn more about your business and be a better agent than you are now. And that includes working harder.

Life Insurance Is Going On

All these things however must come after you have made up your mind to go along with the life insurance business, for make no mistake about it, the life insurance business is going on. As long as men and women have ambitions, plan plans and dream dreams, the institution

Importance of Woman's Role is Stressed by Elsie Mathews

The importance of public relation activities for and with women consumers, and of wisely recruiting and inducing women underwriters into the business, was stressed by Elsie Mathews, Connecticut Mutual, Newark, in her report for the women's committee. "These problems must be answered not so much by our women as by the whole institution of life insurance," she declared. The women's committee has had an active year promoting forums and cooperating with local women's divisions. Plans are being made for a one day sales congress for women underwriters in New York City in October. A "Handbook for Women" for new and prospective agents will be published next month, each member of the committee writing a chapter.

of life insurance will continue to offer a "Plan for Living."

Life underwriting offers everything a person can wish for in the way of a vocation but it is not easy work. To my way of thinking it is the best paying hard work that is open to the man or woman of average opportunity and ability but he is absolutely on his own. Be sincere, honest, resourceful, know your business and work at it. There just isn't any short-cut.

From what I have written, you have probably gathered the impression that I like my job. I do, and I have tried to tell you why. But remember, what I think about my job doesn't help you any, it's what you think about your job that counts. Either sell your job to yourself or else.

You buy things from and pay money to a surprisingly large number of people. Not all of them can or will buy insurance from you—but be sure you give them frequent chances.

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IT HAS BEEN SERVING THE PEOPLE OF CHICAGO
FOR OVER SIXTY YEARS
AN OLD COMPANY STILL YOUNG

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Agents . . . Joe C. Caperton and
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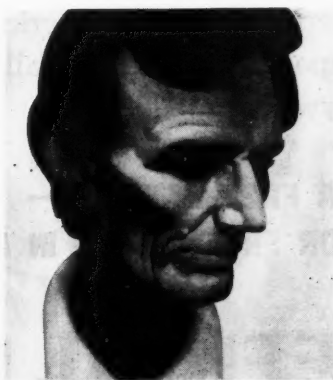
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Life Insurance field men know that advanced training methods and modern sales aids help build a confident approach to present-day problems. The need for such confident ability in field men is greater now than ever. Life Insurance sales problems solved today mean a stronger, better protected nation for us all tomorrow.

Lincoln National field men go forth to their daily work equipped with sales aids geared to these changing times.



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Fort Wayne, Indiana

GEARED TO HELP ITS FIELD MEN

C.L.U. Conferment On "Token" Basis

Operating under a limited wartime program, commencement exercises of the American College of Life Underwriters were conducted on a "token" basis at a meeting Tuesday evening. The usual annual dinner, which gave a formal highlight to the commencement program, was omitted. The American College of Life Underwriters and the American Society of Chartered Life Underwriters cooperated in the program.

Dr. S. S. Huebner, president of the American College of Life Underwriters, presided at the commencement exercises and presented the professional charge to the candidates. Dr. David McCahan, dean of the college, presented the "token" candidates. Included were Wilbur Hartshorn, Metropolitan Life, Hartford, and Sidney Wertimer, Prudential, Buffalo, trustees of the National Association of Life Underwriters, and the eight successful candidates from Chicago: Manuel H. Donchin, Travelers; Eugene F. Hiller, Union Central Life, Howard P. Hooper, Gerald Oppenheim, Alexander Sperling, Joseph A. Jacobson and Joseph R. Planicka, Metropolitan Life; Ralph W. Webster, New York Life.

The Chartered Life Underwriter designation was awarded to 170 candidates; certificate of proficiency to 16 candidates and certificate in agency management to six candidates.

The diplomas of candidates not present will be sent to local chapters for award to the candidates at meetings of the chapters or local life underwriters associations, or at joint meetings of both such local groups.

Following the commencement program, an open meeting of the national board of directors and members of the American Society of C.L.U. was held. Retiring President John D. Moynahan, Metropolitan Life, Chicago, presided.

President Moynahan pointed out that the American Society continued to make substantial progress even in wartime. This he said, is a significant indication of the solid foundation and the strong interest of C.L.U. members in professional life underwriting. Membership reached a new high. The financial condition of the society was maintained with an increased surplus, which is to be invested in additional Series-F war bonds.

The report of Edward A. Krueger, national treasurer elected to a fourth term, covered membership activities and finances. A new record of 1,445 members, which is 73 percent of all graduates of the American College, was attained. Of these, 98 are in the military service. Dues of these members will be waived for the ensuing year. Nearly all of these members are of commissioned rank, including several ranking from major or lieutenant-commander to commander and colonel.

Secretary David McCahan pointed out that the alumni group of the American College is unusually loyal, and the record of percentage of members to graduates is an outstanding record in such organizations. Of the 51 chapters, 22 attained 100 percent paid membership in proportion to potential membership, Dr. McCahan reported. Three new chapters were chartered the past year.

The report of the joint committee on publicity and public relations of the college and the American Society created considerable interest. Joseph H. Reese, Penn Mutual, Philadelphia, past national C.L.U. president, is chairman of the society's committee, and Cecil North, vice-president Metropolitan Life, is chairman of the American College committee.

The committee report authorized a plan of prestige-building, soon to be announced, for new C.L.U.'s and also for all members of the American Society. The plan will be individual for members, and in keeping with the strict

ethical program of publicity and public relations of the college and the American Society, Dr. McCahan announced, in commenting on the report.

Convention Is Wedding Trip for H. A. Hedges

Herbert A. Hedges, general agent for Equitable Life of Iowa at Kansas City, is being congratulated at Chicago, not only because he is being elevated from secretary to vice-president of the N.A.L.U., but because he is accompanied by his bride of just a few days. Mr. Hedges and Jacqueline Royster of Kansas City, who was his secretary, were married just last Thursday in Kansas City and Mrs. Hedges was welcomed into the N.A.L.U. official family most cordially.

O. J. Lacy Sees Taggart Crowned

O. J. Lacy, president of California-Western States Life, arrived at the Edgewater Beach Tuesday. He made the trip in honor of Grant Taggart, who becomes N.A.L.U. president at Chicago.

F. Scott Boyer of John Hancock Mutual Life at Binghamton, N. Y., as a captain in the army motor transport division, has reported for duty in Atlanta.



Joy Luidens, executive secretary Chicago association, pinning convention badge on No. 1 registrant, Paul Conway, John Hancock, Syracuse, chairman committee on cooperation with trust officers.

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an institution owned by the American people and in which they have a common interest.

IN TIMES OF PEACE a source of great and quiet strength, daily meeting the challenge of individual misfortune with security.

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BENEFICIAL LIFE takes pride in its part of the job being done by American life insurance companies and salutes all life underwriters everywhere.

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LIFE INSURANCE FOR FREE HOMES IN A FREE AMERICA**

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LIFE INSURANCE OFFERS A DUAL PROTECTION

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—for National Defense!

Today, amid the greatest struggle for human liberty the world has ever known, the Life Insurance business faces the gravest responsibilities in its history. As the breadwinner leaves to serve his country in its armed forces, the home must be protected, and the financial security of the family must be safeguarded. It is the function of Life Insurance to do just that.

To win the fight for freedom, not only the man-

power, but vast amounts of money must be invested in the Bonds of Our Country, to provide the means for victory, and so again, Life Insurance comes to the front with its great reserves and by their investment in Government obligations, supports the National Defense Program.

It is, therefore, with Patriotic impulses that we may go about our task, believing in this crisis we have a vital and important work to do.

TOTAL ASSETS over \$130,000,000, of which over \$30,000,000 is invested in Government bonds. Over \$8,000,000 distributed annually to policy-owners and beneficiaries.

Insurance in Force.....\$513,000,000

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Underwriters here say we're a good outfit to live with and many out-of-towners say we're a good gang to work with . . . so let's get together on those people who used to live where you live and now live where we live. We're sure we can work out an arrangement profitable to all of us!

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MANAGER

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Home Office, Newark, New Jersey

210 W. SEVENTH ST.

LOS ANGELES

Record Attendance at Council Session

(CONTINUED FROM PAGE 3)

producing a system of financing by the plain people of the country, and the Treasury turned to the insurance salesmen realizing that they are accustomed to selling fundamental ideas and duties to family and self. It was logical, then, for the Treasury to invite this group to sell Americanism, patriotism, duty to home and country.

Mr. Fisher spoke especially of the great work that has been done by the Chicago association under direction of W. N. Hiller, Penn Mutual; E. R. Seese, Metropolitan; George Huth, Provident Mutual. The Chicago activity was organized two months before Pearl Harbor. Chicago has an active committee of 600. It has already enrolled 7,000 firms and 1,800,000 employees. It is believed that by the end of 1942 employees enrolled by the Chicagoans will be investing \$2,000,000 a day in war bonds.

Mr. Fisher then presented to Mr. Witherspoon a Treasury citation of the

N.A.L.U. and the national councillors applauded spiritedly.

Harry T. Wright, Equitable Society, Chicago, former national president, reported for the committee on agents' compensation as to the progress made along the lines of pension plans and lifetime renewals. He said the plan recommended by the joint committee of the association and the Research Bureau definitely rewards the "career agent." He emphasized that the committee is not trying to dictate to the companies but is offering a basic plan which a company may modify to meet its particular needs. He said the general agents' angle has been considered and the proposed setup would aid the good general agents.

The problem of the agent entering war industry naturally dominated the report of Clancy D. Connell, Provident Mutual, New York, on behalf of the agency practices committee. In reviewing the recent modification of the agency practices agreement by the company committee, he stressed its statement that executives are asked to apply exceptions only where the spirit of the agreement will be retained and that the exception will be only for the dura-

tion of the war. He recalled the decision that men in the armed forces are not to be penalized on that account.

F. A. Schnell, Penn Mutual, Peoria, president Illinois state association, was introduced to the council.

By-Laws Amendments Approved

At the afternoon session E. A. Crane, Northwestern Mutual, Indianapolis, reporting for the by-laws committee, submitted proposed changes creating the office of executive vice-president, redefining the duties of the managing director and adding to the membership of the National Council national committeemen representing state and regional associations.

In addition to the duties of the executive vice-president as set forth in the first convention issue of THE NATIONAL UNDERWRITER, the new by-law includes this provision:

"He shall be in executive charge of the N. A. L. U. headquarters and the selection and supervision of the staff, subject to the direction of the president and board of trustees."

The changes were approved by the council and recommended for adoption by the delegates Wednesday morning.

A West Virginia delegate proposed a resolution of thanks to O. Sam Cummings for his part in clarifying the issue but after Mr. Cummings had requested

Advanced in NALU



H. A. Hedges



W. H. Andrews, Jr.

At the annual meeting of the National Association of Life Underwriters in Chicago this week, Herbert A. Hedges, Equitable Life of Iowa, Kansas City, was advanced from secretary to vice-president and W. H. Andrews, Jr., Jefferson Standard, Greensboro, N. C., was elected secretary.

that no such action be taken, the motion was withdrawn.

President Witherspoon, as the third chairman of the committee on national (CONTINUED ON PAGE 18)

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CONTINENTAL American's new life income agency contract meets the needs of the permanent full-time agent and overcomes the objections of the old style contract. Under the new contract, the agent's income . . .

- Climbs faster in early years
- Shows less fluctuation in economic cycles
- Offers liberal compensation for service
- Continues to climb after ten years
- Stays up in retirement years

By being scientifically designed to gear in more closely with the duties of today's life underwriter, this progressive new contract makes it profitable for him to render professional client-building service, and it provides enviable security in later years.

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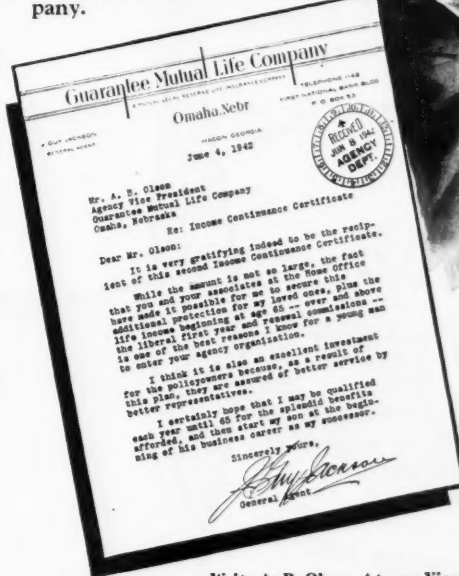
WILMINGTON, DELAWARE

A. A. Rydgren, President

Max S. Bell, Agency Vice President

"and then start my son ...as my successor."

Mr. J. Guy Jackson has been in the life insurance business for twenty-eight years, and for the last seven has been Guarantee Mutual Life's general agent at Macon, Georgia . . . That he plans to put his son in the business when the latter attains maturity, we consider a salute to the institution of life insurance . . . That it is his intention to have his son succeed him in his agency, we consider a compliment to our company.



Guarantee Mutual's INCOME CONTINUANCE PLAN is now in its fourth year of operation. The plan is non-contributory on the part of the representative, and is provided in addition to liberal first year and renewal commissions.

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Record Attendance Marks National Council Meeting

(CONTINUED FROM PAGE 15)

law and legislation in his administration, presented a valuable summary of the work the National association has done in Washington in connection with the tax bill and other important matters pending there. He extended a hearty acknowledgment of the valuable work done by his two predecessors as chairman of that committee, Julian S. Myrick, who had to resign the post when he was made a vice-president of Mutual Life, and C. J. Zimmerman, now a lieutenant commander in the navy.

A resolution of appreciation of Mr. Witherspoon and his work was adopted.

P. B. Hobbs, Equitable Society, Chicago, presented the report of the committee on state laws and legislation, making some practical observations on the handling of state legislation. He also took a few shots at the mail order companies that claim special virtue because they employ no agents. As a matter of fact, he pointed out, they are prohibited by law from having agency representation in states to which they are not admitted.

Holgar J. Johnson, president of the Institute of Life Insurance, was called upon to give a talk on the Institute's "Keep Well Crusade."

The program, he said, has won the highest type of acclaim and is warmly welcomed by the Washington authorities. It is a conception beyond the normal activity of the life insurance business. It builds good citizenship and a positive reaction in the public mind.

Hugh S. Bell, Equitable Life of Iowa, Seattle, took the platform to appeal to the association to launch a campaign to cause the public to appreciate the part life insurance and the agent play in wartime. The agent should be established in the public esteem as an essential business man. He said the business is menaced by the notion that life insurance men should leave their calling today to engage in factory work, etc. Life insurance men are ready to do their duty but the idea should be combatted that life insurance selling is not a valuable wartime activity.

Ellis Sherman, Northwestern National, president of the Minneapolis association, expressed regret that the convention

could not be held in his city this year but he assured the group that Minneapolis is eager to be host when the war is over.

Unemployment at 65

"Would you hire a man 65 years of age and put him to work among that group of energetic young men over there?"

"Certainly not."

"Well, that's the general attitude and it is the reason I came to see you today, about unemployment insurance, for you, to go into effect when you are 65."

—C. F. Dunfee, Great West Life, Toronto, Ont.

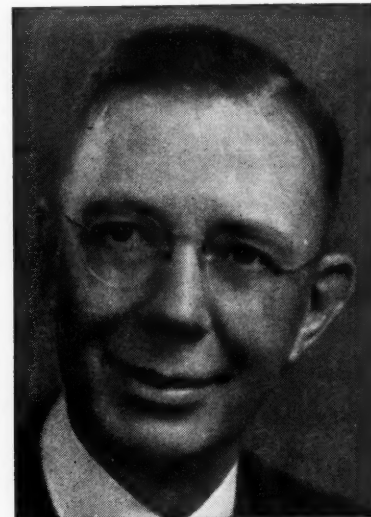
John J. Holahan, special agent for Prudential at Buffalo, who has been in the service for several months, has recently been promoted from captain to major. He is in charge of the R.O.T.C. at Niagara University.

Ricks Strong, John Hancock general agent at Dallas, who is vice-president of Civitan International, addressed the Civitan club of Milwaukee Monday. He was available, as he had gone to Chicago for the convention of the National Association of Life Underwriters.

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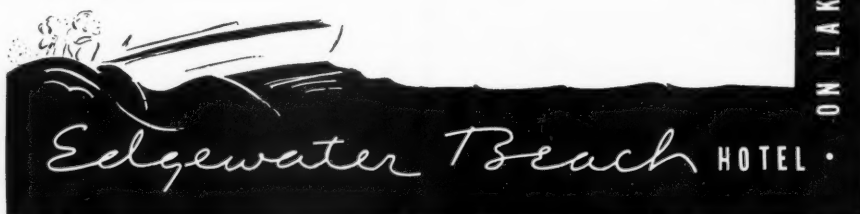
EARL COLBORN

Earl Colborn, general agent of Connecticut Mutual Life at Rochester, N. Y., has been commissioned a captain in the army air corps and has reported at Miami Beach for training. He is a former trustee of the National Association of Life Underwriters.

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N. A. L. U. 53rd Anniversary



The offices listed on this page are leaders in the life insurance field in Chicago. They believe in the National Association and for what it stands, and through this medium extend their cordial greetings to the 53rd annual meeting in Chicago.



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What About War Worker Life Insurance Market?

Dern Says Wage Earners Are More Interested in "Silk Shirt" Spending

By A. L. DERN

So far as the ordinary defense industry worker is concerned, he is not a good prospect. Considerable education is required to get him to look at life insurance in the right way, after which the sale itself must be made. These are the men who would clean the shelves of our haberdashery stores where silk



A. L. DERN

shirts and silk underwear are available. These are the men who seem bent on spending rather than saving.

As an illustration, we have an agent in Michigan who has been selling from \$150,000 to \$250,000 a year, principally in ones, twos, and threes. Thus, you may know about the class of people among whom he has been working. His soliciting has been done almost entirely in the city.

Now Has a Defense Job

Now he has a defense job. He told me the other day of three men, described as the common defense industry worker, who boasted of a trip to Chicago over the week-end which had cost them between \$75 and \$100 each. None of them would give him even so much as a hearing on life insurance. On the other hand, the foremen and supervisors are evidently good prospects. In the case of our own company, the records for the second quarter indicate a falling off in sales to the so-called unskilled worker but an increase of about 35 percent in sales to the skilled workers.

Recently I wrote to 12 of our general agents who are substantially ahead of last year. I asked them three questions:

Is your business coming from defense workers?

What is the effect of taxes and impending taxes on your business?

And last, where is your business coming from?

Replies to the Question

With one exception they replied, "Defense workers are poor prospects, principally because they require considerable education so far as life insurance is concerned."

As to the second question the general reply was, "We are selling more business not in spite of higher taxes but because of higher taxes."

Reply to the third question was, "Our

(CONTINUED ON PAGE 32)

Aetna Life Agent Points Out Sales Possibilities in Field

By FRANK B. ALBERTS

This can and will be a great year for the life underwriter if he realizes that

today's markets for our product, is often one of the most difficult readjustments that we have to make during any period of economic and political stress. Today, a great deal of thought is being given to the securing of business among those engaged in various types of defense work. Many are wondering if it is worth their while to



F. B. Alberts

attempt to hit this new defense market whose immediate buying power has surpassed all expectations. As an agent in the field today, I do not feel that we can afford to neglect Mr. War Worker entirely for we can hit this concentrated war market without finding it necessary to discontinue our previous prospecting or market-developing procedure! Two calls per day on the average will result in three or four interviews per week and will not take you out of your present market.

Interested in Savings

While Mr. War Worker is not "educated" to the purchase of life insurance, he is "educated" and interested in savings. Therefore, a life insurance savings plan gets immediate interest and quick action. We need this type of sale during 1942. His applications will motivate not only ourselves and our billfold, but will rejuvenate our enthusiasm for our business because they, the war workers, as a group, often show more real appreciation for our service than the average \$5,000 to \$10,000 buyer. We need this type of "lift" after we have been hit by the constant tax and inflation objections for a full day.

For the purpose of our discussion, we will not consider now the department heads, senior or junior executives, individual proprietors and others who

have found a new prosperity. Neither will we consider the professional men who are finding their offices crowded as never before. They are excellent prospects, but I should like to focus our attention on a new group of prospects—

Studies of national income figures show that a large percentage of the huge increase is going to the war workers in industry. Should life agents readjust their sales methods to take advantage of this market or should they continue to direct their efforts toward buyers who are educated to the needs for life insurance?

In these two articles both sides of the question are viewed, with A. L. Dern, vice-president and director of agencies Lincoln National Life, holding that his company's experience indicates that agents should continue their pre-war line of attack, while F. B. Alberts, Aetna Life agent in Hartford, sets forth his contentions for developing the wage-earner market.

the war industry workers of this country.

Mr. War Worker is what his name implies, a semi-skilled or skilled worker. His former wage was \$25 to \$30 per week, but he is now earning \$45 to \$75 per week.

He considers that he is "worth more



Chiefs of National C.L.U. Organization



GEORGE E. LACKEY



JOHN D. MOYNAHAN

At a dinner held in Chicago Tuesday night in connection with the annual meeting of the National Association of Life Underwriters, George E. Lackey, Detroit general agent of Massachusetts Mutual Life, took over as president of the American Society of Chartered Life Underwriters, succeeding John D. Moynahan, manager Metropolitan Life, Berwyn, Ill. Mr. Lackey has been vice-president of the organization during the past year.

Other officers, elected by mail ballot, are: Vice-president, M. L. Buchanan of

Buchanan's Estate Service, Boston; treasurer, E. A. Krueger, manager field service division State Life of Indianapolis; secretary, Dr. David McCahan, dean of American College of Life Underwriters; directors, R. E. Olmsted, general agent Mutual Benefit Life, Providence; W. H. Smith, general agent Northwestern National Life, Cleveland; K. L. Dunlap, district manager Prudential, Nashville; R. D. Hinkle, assistant agency manager Equitable Society, Chicago, and George L. Buck, broker, Seattle.

dead than alive" if he has \$1,500 worth of insurance. He knows that his present economic position is temporary and, to a great degree, realizes that he should save money now when he has an opportunity to do so. Getting the names of these defense workers should be no problem to any field man. If you take the names of five policyholders of yours and ask them, "Whom do you know that is working for the XYZ company?", you will have your start. Also, make use of the plants' employe magazines for additional information.

When we gain Mr. War Worker's confidence and sell him, he will work for us, and this is fortunate because Mr. War Worker relies on the judgment of others in his own group in whom he has confidence. Thus, our endless chain will be twice as good if the first link in the chain is not Mr. Foreman or Mr. Superintendent, but one of the boys.

Sales Procedure

Past experience says, "Yes!" to the question of whether or not an interview should be arranged in advance—but my experience says, "no!" After sending a direct mailing piece to this type of prospect, you will wait for the duration for the return of a reply card. They just won't return them, and furthermore this average worker will make it a point not to be at home for a tentative appointment which may have been arranged by telephone or mail. That isn't their way of doing business. The entire sales procedure I have used with this group is built upon a two call system. The first call only is to find out from his wife or neighbor when Mr. War Worker will be at home, and the second call is to sell the package.

There are only two places you can see him—at his home or at his work. In the case of a married man, home is the best place because you will need the wife on your side, not only to sell, but to keep it on the books. If the man is single, it is often good to get him in your office as this adds prestige and avoids confusion, competition, etc., that might arise talking where there are groups of other single fellows. That means that

we must forget our preapproach systems and instead get exposures! The entire operation is based not upon too careful qualification, but rather upon the number of closing package interviews obtained.

The Approach Is Very Important

The approach, I believe, is by far the most important part of the interview. Personally, I have tried every possible method, including an educational plan and the well-publicized social security approach. One by one, they have been discarded and today I am sticking to two definite types, the use of which has meant commission dollars to me.

The group approach: "Tom, Mike Ryan suggested that I drop by and show you several points about your present group insurance which might mean a few extra dollars to young Tom and your wife. You are interested, aren't you?"

(Mike had told me that Tom was married and had a young son.)

The dollar-a-week thrift plan approach: "Tom, Mike Ryan suggested that I show you a new thrift plan developed by my company which in his case is going to give Mike \$1.55 for every \$1 which he saves. You would be interested in a guaranteed plan like that, wouldn't you?"

Interview Should Be Simple

The salary continuance approach: "Tom, Mike Ryan told me to ask you this question: 'If you were offered two jobs, one paying \$90 a week and another paying \$85 a week, which of the two would you take?' (The answer is obvious. The \$90 a week job would be taken.) 'But, Tom, if you had a choice between this same job paying \$90 a week and another job which guaranteed \$85 plus an income of \$100 a month for Mrs. T. for a period of two years, what would be your choice?' (The answer is just as obvious if Mrs. T. is listening in, and in most cases she will be.) Yes, old stuff, the salary continuance idea, but it is working for salesmen today when the prospect says

(CONTINUED ON PAGE 32)

The Life Underwriter is doing his share for Victory

The economic well-being of a nation is directly dependent upon the economic well-being of the individual.

The greatest contribution made by the life underwriter in the War effort is that of continuing to sell security for the hour of need.

Kentucky Home Mutual Life Insurance Company
LOUISVILLE ~~~~~ KENTUCKY

ELLSWORTH REGENSTEIN
President

Would Step Up Sales Efficiency

(CONTINUED FROM PAGE 5)

to it. Moreover, it usually takes careful advance preparation for the closing attempt. We have found that in those closing interviews which were based on a clean-cut recommendation as to type and amount needed, two out of five attempts were successful. But the average performance for all closing interviews was only one successful sale in five attempts. Don't fish around in an effort to get your prospect to set the amount and type of insurance he should have, and don't take make timid, tentative proposals. Be prepared to recommend a definite amount and type—and to back up that recommendation.

These very simple changes in the habits of the food salesmen are perfectly clear and understandable and present a pretty clean-cut case for the fact that variations in methods and habits will produce marked and measurable differences in sales results. If that fact can be demonstrated by the work of food salesmen, it can also be demonstrated in the work of life insurance men. And with the urgency of our national peril added to the ever present desire for personal improvement—now is the time for life insurance men to do something about these better methods and habits we have been reluctant, in normal times, to adopt.

IMPROVEMENTS

There probably is little need for me to point out additional improvements any agent might undertake. Most agents know of more potential improvements than they ever put into practice. But at the risk of simply adding confusion by making additional suggestions, I am going to point out several additional improvements based, not on the work of food salesmen but on the work of life insurance men, whose methods we have been measuring in much the same way. First, some additional suggestions for stepping up the results of your interview:

6. Develop a forthright approach. Did you ever have an interview which was all approach? And when you reached the street you kicked yourself plenty because you realized you got not one inch along the way to serious consideration of your prospect's life insurance problem. If you will learn to distinguish between pleasant conversation and the approach to life insurance, you will never have it happen again.

Don't fish for an opening to talk life insurance—make an opening. Don't deny you are there to discuss life insurance. When you think you have had enough conversation to break the ice, wade in with both feet on the subject of his life insurance. The record shows that 61 percent of all interviews which start with a vague approach or

"fishing for an opening" end with absolutely no progress made! By contrast, in those interviews which start with a forthright, businesslike approach, only 19 percent end with no progress and 81 percent move forward toward the close. If you would avoid waste of those precious new contacts which are so hard to find, polish that approach of yours into a hard-hitting discussion of "your life insurance, Mr. Prospect."

Rebuild the Sale

7. On the return call, thoroughly rebuild the sale from scratch—particularly the need for more life insurance. Return calls are built on sand when they start with "Mr. Prospect, I wonder if you have given more thought to that policy I suggested for you"—or any variant thereof which simply asks the prospect to reconsider the final buying decision. Yet more than one-third of all return calls start with one or another variant of this approach. Among our salesmen, all return calls show an average closing ratio of one out of three; but return calls which

start wrong-end-first, with the final decision, will show less than one out of five successful closes.

8. Remember that all objections can be boiled down to two. These are (1) "I don't need life insurance very badly" or (2) "I need life insurance but your recommendation does not fit my need." Think these two objections over carefully and you will find that no matter what the nature of the objection or excuse or stall may be, the essence of the objection is either that your prospect is not convinced of the urgency of having more life insurance or that he does not believe the life insurance you have recommended is fitted or suitable to his needs.

Make Needs Urgent and Vital

This is just another way of saying that if you do a thorough job of making your prospect's needs vital and urgent and of selling the rightness of your policy to meet his exact individual needs, you will forestall most objections. Even more important, when objections arise, always remember what they really mean. Answer the prospect's stated objection as briefly as possible—or even ignore it—then go back and sell again the urgency of his own and his family's needs for protection and the fitness of your policy to

exactly meet those needs. The record shows that 80 percent of all closing attempts which fail are stopped by objections, excuses or stalls and not by flat refusals or turn-downs. Therefore, if you look upon objections as invitations to resell the need and the fitness of your recommendation, you can drive your closing ratio closer and closer to four out of five instead of one out of five.

So much for the interview. These eight simple changes of technique or timing will yield big changes in results for men who perfect them. Now let us look at two suggestions which affect prospecting and work organization habits, a part of the life insurance selling job where marked increases in efficiency are possible for most men:

DEVELOP CLIENTS

9. Make your policyholders into clients in the broadest sense of the word. The life insurance business is to my knowledge the only business in which the customer, in essence, agrees to buy year after year until he dies. Any other business you can think of would be "sitting pretty" if it could get such a commitment from each new customer.

(CONTINUED ON PAGE 26)

Keeping Pace and Keeping Faith

"POLICIES THAT PROTECT"

Keeping pace with ever changing needs and conditions—providing modern underwriting—policies that protect. That's why Farmers and Bankers Life has steadily progressed these many years.

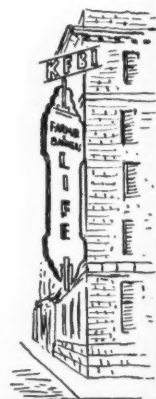
Keeping faith with policy owners and agents alike—creating good-will, and forever guarding our enviable reputation for fair dealing.

This is the creed of Farmers and Bankers Life, and you will profit to affiliate yourself with this strong company. You will find this mid-western organization friendly and helpful. Your correspondence sincerely invited.

H. K. LINDSLEY, President

F. B. JACOBSHAGAN
Vice-Pres. & Secy.

J. H. STEWART, JR.
Vice-Pres. & Treas.



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Eleven New and Five Reinstatements Reported

Eleven new associations were organized and five more reinstated under the

sponsorship of the state and regional associations committee, Chairman Ralph W. Hoyer John Hancock Mutual, Columbus, O., reported. This was brought about by a survey of cities of 10,000 or more which was turned over to state association presidents for action. Although the one-day training conference program for newly elected local association officers was not adopted as extensively as expected, the meetings which were held were successful.



R. W. Hoyer

The FARMERS & BANKERS LIFE
INSURANCE COMPANY
Wichita, Kansas

**Greetings
to the
National Association
of
Life Underwriters**

MODERN LIFE INSURANCE CO.

M. A. Nation, President
WINONA, MINNESOTA



Million Dollar Producers Optimistic About Future

(CONTINUED FROM PAGE 4)

bonds. I personally have bought war savings bonds in every month since Pearl Harbor, and I hope to continue that good habit. However, I allow myself this pleasure and privilege because in November I completed the purchase of my minimum life insurance and annuity program. There are many, many prospects, who have not provided a minimum livable income for their families. In this same group a large majority are buying war bonds. My comment to them follows: You are currently being asked to put 10 percent of your income into war bonds—not because the government is having trouble borrowing the money needed to finance the war, but so that you won't be able to use that money to buy a new house or take a trip in your car, or buy a new set of dishes. Taking 10 percent of your income out of the competitive market for consumer goods is an important part of the fight against inflation. Ten percent of your income in life insurance will accomplish the same anti-inflation objective and as it happens your life insurance company will buy a lot of government bonds with your money. The government is asking no man to drop old life insurance or defer the purchase of new life insurance, so that he can buy war bonds. The government is not making the absence of financial security for your family the price of your patriotism. Your government can finance the war without 10 percent of your income. Your family can't buy food, clothing, and shelter without you buying additional life insurance."

"I believe that economic conditions prompting the adoption of life insurance service by the public are not different today than they have been in the past for the simple reason that the problem of the wage earner is no different than it ever was," Paul B. Banks, assistant manager Equitable Society, Philadelphia, points out. "We know that unlimited buying power is accumulating and building up all over the country which means, of course that optional spending dollars are in the hands of people who probably did not have them before, so the trouble must be in the mind of the agent."

"It may be necessary to interpret our story somewhat differently such as advising the employment of capital funds in life insurance as a hedge against the other factors in the economic picture of the breadwinner rather than the employment of current earnings. But after all, this is only good common sense. I feel that my clients do not need my advice as much as they need data on which to base their own conclusions and if we furnish this data in an accurate personalized manner, results will come just the same as they did years ago."

In a terse but well put statement, Lewis H. Hall, George Washington Life general agent in Elizabethtown, Ky., sums up the problem of meeting present day selling situation:

"I find very little difference in selling life insurance today than when I started in 1932," he says. "No one has the money to pay for life insurance until he is thoroughly sold. The best place to sell insurance today is where it was 10 years ago and every year since I have been in the business—where the prospect has a need, the health and the money to pay the first premium. And you must use every method under the sun to sell it."

AFTER WAR WORKERS

Although J. Eugene Baker, New York Life, St. Louis, has been getting a fair amount of business from his usual sources, augmented by special emphasis on "key man" and "father and son" business, he is trying to develop some night business among war workers by having

employers, with whom he is intimately acquainted, hand out letters with return cards regarding social security. "When these cards are returned," Mr. Baker explained, "I will see the employees at their homes and hand them a social security booklet as well as a social security envelope, the purpose of which is to hold their birth certificate, their wife's birth certificate, etc. Where it is possible, I try to create a salary allotment plan with the employer, thus putting it on a wholesale basis because there are not enough nights to make home calls when you consider that usually only one call can be made in an evening."

In handling objections regarding present living costs and increased taxes among his regular clientele, Mr. Baker presents an outline in his approved showing comparison between investing under former interest rates and income taxes and the impossibility of building up an estate for retirement with the present high taxes and low interest rates, the solution to the problem being to create an estate through life insurance with annuity features, which will give as much income at 65 as could formerly have been expected while only about one-third of the income is taxed; in other words, showing the impossibility of retiring without an annuity.

The only answer to the war bond situation, as far as Mr. Baker is concerned, is the fact that the New York Life is putting from 60 to 70 percent of everything that comes in directly into government bonds to win the war.

ALL-OUT EFFORT

"The first line of defense—the home—must be safeguarded for the thousands of boys who are protecting our democratic way of life on foreign soil," Lee Caswell, district manager George Washington Life, Charleston, W. Va., declares, "the income necessary to keep the home intact must be guaranteed by the all-out effort of our life insurance underwriters."

"The need for life insurance is greater than ever before. Increased cost of living necessitates a revision of the average individual's insurance program, adding additional insurance to meet the added cost of living in case of death of the breadwinner."

"The life underwriter of today must recognize this change in our economic condition and rise to the challenge. With defense work in all areas and the increased payrolls everywhere, the life underwriter has no excuse to sit and 'twiddle his thumbs.' All he has to do is to recognize his responsibility to the public and go to work, not two hours per day, not eight hours per day, and not even stopping at 10 hours per day, but making it an ALL OUT job to get the problem solved."

NEED STILL EXISTS

J. Renwick Montgomery, field staff executive of Phoenix Mutual Life in Philadelphia, qualified for the Million Dollar Round Table again this year after a skip of 10 years, having previously qualified in 1928, 1930 and 1931. He has had broad experience in his 28 years in the business, half of which were in management work.

"There is no doubt that because of the unsettled conditions all over the world, the demands of one's income today, whether it be city, state or federal income tax, the legitimate demand of 10 percent of one's income for war bonds, and the definitely increasing cost of living, the purse string is tightening," Mr. Montgomery admits. "Nevertheless, people do die too soon, live too long, and lack definite plans for the long look ahead; all of these



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LIFE INSURANCE . . .

symbol of the American way of life . . . guardian of the home and family . . . tested in another emergency and meeting the challenge of these unusual times.

CENTRAL LIFE

ASSURANCE SOCIETY

(MUTUAL)

HOME OFFICE

DES MOINES

First Six Months of 1942

We are happy to report that:

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TERMINATIONS

....WERE DOWN

INSURANCE IN FORCE

....INCREASED

LARGE ENOUGH TO SERVE YOU

SMALL ENOUGH TO APPRECIATE YOU

The Manhattan Life Insurance Company

120 WEST 57TH STREET

NEW YORK, N. Y.

FOUNDED 1850

making it necessary for them to stop and listen to the qualified life underwriter and be shown the ease with which he can take care of those factors and leave a peace of mind with the purchaser that he is doing a good job in spite of all the above-mentioned upsetting factors.

Must Look Beyond

"I certainly do give a man credit who is putting a decent percentage of his income into war bonds and remind him that over and above that investment, if he carries on to a further degree with us, he is also helping the war condition because of the tremendous amounts of bonds the life insurance companies are purchasing both from new premiums and from present surpluses. I also remind him that from the standpoint of saving, the war bonds will be an excellent buffer against any possible contingencies arriving immediately after the war. However, he must look 'way beyond that to an old man of 65 and realize that it would take three times more in war bonds from the pure return of investment to do the same job that we will do with a third of the money. Also, from human nature, he would probably be more consistent in meeting our deposits each year than he would anything else.

Narrower Margin of Savings

"As to the rising cost of living and the increased income taxes, to my way of thinking and presenting the problem, I try to have an individual realize that those cash demands on his immediate income make it less possible for him to accumulate as rapidly in other directions as he has in the past. He is investing a comparatively few dollars with us in the purchase of additional life insurance to take care of his family needs should he die too soon than he would be trying to accumulate it through his own business or through stocks and bonds. That narrowing margin of saving makes it most necessary for him to do a greater job by way of a life insurance company now than during any other period.

"I have no advice to the struggling producer who is discouraged about the present sales situation, other than to have him be a little more consistent and careful in his prospecting methods and to have a systematic method of follow through. It is very necessary at the end of each month that all of us have a definite program of a month ahead, that we re-check that program each week and draw from it each night, that we be ready for the next month, week and day, and that we stick to that program religiously. I would also hope to show that producer the wisdom in a definite qualification, certainly not later than the second interview, of the prospect, in order to eliminate quickly china eggs, and keep his file of prospects fresh, fewer if necessary, but really prospects."

NELSON COMMENTS

In commenting upon the best sources of business today, Reed C. Nelson, Mutual Trust Life general agent of Cedar Rapids, Ia., points out that they vary with the locality in which the agent works.

For those working in the agricultural districts there is no finer prospect than the farmer, Mr. Nelson says. He is making more money than he has made for years and is in a splendid position to buy and pay for life insurance and certainly he is under-insured.

For the average agent working in the urban districts, the defense worker and the woman in industry offers the best fields for the average salesman. For the man who has specialized in business insurance there is no time like the present to sell the partnership and the corporation on protecting themselves and also including key man insurance.

Mr. Nelson feels that most sales ap-

proaches today should have a hint of the war effort in them, such as:

"Mr. Prospect, you and I like all good Americans, are vitally interested in anything that will help America to win the war and to keep our country on an even keel after the war. If I could show you a plan that would guarantee the future safety of yourself and of your family and at the same time increase the economic security of our community, and one where every dime of the money you save will be invested in the war effort, you would be interested, wouldn't you?"

For those who have objections arising from the rising cost of living and increased taxes, Mr. Nelson suggests answering these objections by pointing out that if these few things prove a hardship to the prospect now, then surely the same problems will be magnified if the prospect's widow and orphans must face them without his income. Therefore, all the greater need for life insurance.

"When the prospect informs me that he is putting all of his extra funds into war bonds, I agree with him that this is a splendid thing to do, a patriotic gesture, but I let him know definitely that the money that he puts into life insurance is reaching the same identical destination as that put in war bonds, but that life insurance is going a long way farther than the war bonds in that it is protecting America by protecting his home, and that it is guaranteeing America's future economic stability by guaranteeing his old age. I ask him to buy war bonds but only after he has taken care of his insurance needs."

Must Carry on at Home

Instead of being discouraged over today's sales conditions, the producer should consider the situation a challenge to test his fortitude and to determine whether or not he is worthy of the name of underwriter, Mr. Nelson declares. "The great life insurance campaign from this point on is an important one and certainly a few adverse experiences cannot be as discouraging to the underwriters as Corregidor was to General MacArthur. The life underwriter today has a lot of guts to ask a boy to carry a rifle for his protection over in Ireland or Australia, if he will not carry on manfully and bravely here on the home front and back that soldier up by selling all of the life insurance that is possible in a 10 to 12 hour day."

Three factors that will influence the upward trend of life insurance sales once more are outlined by Mr. Nelson:

"1. Recent legislation setting forth the position of the married man with dependents as to the draft should clarify several points and take away much of the uncertainty that these men have had as to their military status and through this uncertainty they have hesitated to commit themselves to an insurance program.

"2. Educate the public to the position of life insurance in the war effort so that the public will know that when they put their money into life insurance they are buying bonds as truly as if they actually bought these bonds themselves. This education will be done through constructive company and Institute of Life Insurance advertising, and a governmental attitude which will put a real O.K. upon the position of life insurance.

"3. The third factor is the agent's mental attitude. He will have to set his jaw, double up his fists, and determine to himself that he has a job to do and that nothing will stop him in his effort. He will have to realize his position in this war effort and go all out for it the same as the soldier, the same as the mechanic who is working seven days a week, and the same as anyone else who is doing his part towards helping America win.

"If these things are done by every life insurance man in America, then we will see life insurance sales go to a new height that they have never attained before."

A Picture of Progress

Something Useful

Something Timely

Something Attractive

— and you have a

GOODWILL BUILDER



First Aid is a subject in which there is a wide interest today and there are few who are not interested in receiving information on this subject.

Connecticut Mutual's First Aid Index, giving in an unique manner the symptoms and treatment for all sorts of accidents, is building goodwill for members of Connecticut Mutual's unique organization, The Dependables. 25,000 prospects and clients received this Goodwill Builder recently.

"Sales Helps in Step with the Times"

Connecticut Mutual
Life Insurance Co.

96 years of Dependable Performance

Replace "It Can't Be Done" Attitude

(CONTINUED FROM PAGE 22)

tomer. Yet on the whole, life insurance men and management have done very little to capitalize on this asset which is theirs in the permanent market they have already bought; and by contrast they have laid almost inordinate emphasis on seeking and paying for new markets which they do not yet have. Much of this is undoubtedly the fault of management. But much of it arises from the neglect of individual salesmen. There is no more costly waste. Our study of our salesmen shows, for example, that 15 new prospects are needed to get five real closing interviews, out of which will come one sale. But three out of 14 policyholder calls result in sales. Even more valuable to the salesman than this 300 percent increase in closing potential is the potential market to which each and every policyholder offers a key—markets in which the agent's prestige is readily and easily established. Lack of skill in reaching these markets or neglect to capitalize on them intelligently and systematically constitute the greatest single type of waste in the work of most life insurance agents.

Organizing One's Work

10. Organize your work around profitable closing activity—and not around costly prospecting. That statement may sound like heresy to many life insurance men who have been repeatedly told that the cure-all to their selling problems lies in organizing their job around prospecting. But common sense tells us we make our money by closing activity, and that the secret of better earnings is to reduce to a minimum the amount of costly suspect chasing we must do to obtain an adequate number of closing interviews. Reduction of the costly prospecting process is the central purpose of the widely known Louis Behr system and every other sound prospecting system I have seen, if I interpret rightly their actual effect on the salesman's work.

Yet most salesmen organize the job in a way which forces them to build their prime activity around costly prospect or suspect chasing. The reason is simple: They periodically exhaust their

live prospect resources and must start again from scratch in the business of selling. Whether this be the result of constant pressure to get new business, or the result of habits gained from too many contests, clubs, honor rolls or app-a-week struggles, I don't know. But most life insurance men—at intervals of every two or three months or less—regularly put themselves back in the position of starting new in the business. At ratios of 15 to one, that means seeing literally scores of people to get back into normal production. At ratios of 15 to one, that means it will take the average man 90 days to rebuild a sufficient group of live prospects to attain a decent month's production.

Heartbreaking Effort

Any effort to start out to see those scores of new people can only be a most wasteful sort of heartbreaking effort, because no salesman who has exhausted his life prospects on hand can think of or locate at any one time more than three or four people he believes are worth seeing. The rest are pure suspects, hardly worth seeing. But see them he must if his live prospect resources have been exhausted.



J. Hawley Wilson, Massachusetts Mutual, Oklahoma City.

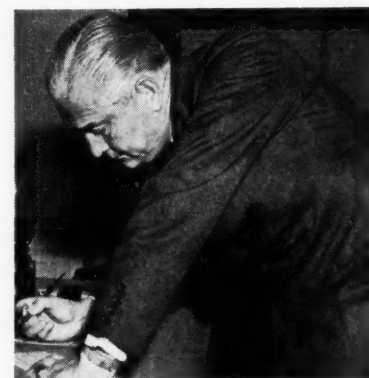
The amount of profitable closing effort he can accomplish under those circumstances depends strictly on the amount of costly, profitless suspect chasing he is willing to do.

Why not reverse that process and make the amount of profitable closing effort you can complete each day or week control at all times the amount of costly prospecting you must do? The secret is to build 10, 15 or 20 live cases or more—just as you would if starting on a company convention contest. But when you have developed these live cases, avoid the contest technique of "kissing" or "killing" them off as rapidly as possible until you are out of live, closable prospects.

REPLACE PROSPECTS

When you get that group of live prospects worked up, plan your day and week around profitable closing effort. But when you close or kill a sale, or when you postpone it more than 30 days, then prospect for one new live case to replace it—replacing it, if possible, before terminating the closing interview. In that way you always will have live cases ahead around which to organize your work; and the amount of profitable, enjoyable, exciting closing effort you accomplish at the start of each day will control at all times the amount of costly prospecting you must do. This change requires only the simplest sort of shift in emphasis in organization of your work—so simple that it seems almost a meaningless play on words to advise a man to make his closing effort control his prospecting rather than let his prospecting control his closing effort. Yet in our observation, the difference in these two methods or habits of work organization will mean a difference of \$100,000 or more in a good salesman's annual production record.

I hope no one will believe that I am trying to make efficiency experts out of salesmen in offering these suggestions. There is nothing new in these methods. Every life insurance salesman has heard them in one form or another, over and over again. They are the things we know we should do, but which somehow we don't do. It is simply my hope that by giving you definite measurements of the effective-



Paul F. Clark, vice-president John Hancock Mutual.

ness of better methods, I can add to your conviction that they are worth trying. For if you have that conviction, surely the needs of the hour for adopting and using better selling methods in the sale of life insurance are such that no patriotic American will fail now to make the effort required.

It is essential if we are to do our just share in preventing inflation. It is essential if we are to our part in curtailing spending that competes for goods which are needed by our armed forces. It is essential if we are to do only our wonted share to keep alive and vigorous the principles of mutual cooperation, of sanctity of contract, of love of family and of the rewards of self-denial—principles which life insurance has always upheld and which underlie the civilized society for which we are fighting.

And finally and above all, it is essential if we life insurance men as individuals are to enjoy more than a vicarious and empty sense of victory, when victory comes.

The 10 suggestions listed above for stepping up your sales effectiveness to a war-time basis are at least enough to give most salesmen a start. Try them, if you are not now using these more effective methods, and then keep driving for stepped up results in each and every phase of your selling operations until personal victory is yours on this life insurance selling job.



GREETINGS N. A. L. U.
from Kansas City, Missouri

J. FRANK TROTTER

Manager

THE MUTUAL LIFE OF NEW YORK

AN AGGRESSIVE AGENCY WITH EXPERIENCED STAFF FOR WESTERN MISSOURI AND EASTERN KANSAS
FAIRFAX BLDG. 101 W. 11th ST.

HERBERT A. HEDGES

General Agent

EQUITABLE LIFE INSURANCE CO. OF IOWA

(Since 1867)

ARCADE E, BOARD OF TRADE BUILDING

ROBERT J. COSTIGAN

MISSOURI BRANCH MANAGER

BUSINESS MEN'S ASSURANCE COMPANY

230 B. M. A. BUILDING

J. R. FARNEY

DIRECTOR OF AGENCIES, WESTERN DIVISION

THE OHIO NATIONAL LIFE INS. CO.

MISSOURI—KANSAS—OKLAHOMA

1111 BRYANT BUILDING

KANSAS CITY AGENCY

J. D. McInnes, Manager

KANSAS CITY LIFE INS. CO.

UNIVERSITY CLUB BLDG., 914 BALTIMORE AVE.

Three Candidates Named from Floor

(CONTINUED FROM PAGE 3)

been very active in association work for many years.

The seventh candidate reported by the nominating committee was Howard C. Lawrence, Lincoln National, Newark.

Tangle on Nominating Speeches

As soon as President Witherspoon asked whether there were any additional nominations, Lester S. Becker, Lincoln

of nominating speeches. After a complicated tangle of motions, withdrawals and amendments, it was decided that there should be but one nominating speech and one second for each candidate, with a limit of three minutes on each.

Mr. Becker then presented the name of James G. Callahan, Metropolitan Life, St. Louis, which was seconded by T. M. Riehle, Equitable Society, New York, former national president.

J. Stanley Edwards, Aetna Life, Denver, also a former national president, then nominated another St. Louis man, Glenn A. McTaggart, Prudential, who was transferred by his company from Denver to St. Louis only a few months ago, stating that he was being offered as the candidate of the mountain territory and the Pacific northwest. He asked permission, which was granted, for Beatrice Jones, Equitable Society, New York, who was not a member of the council, to second the nomination. Both stressed the fact that he was the first president of the Honolulu association.

J. Hawley Wilson, Massachusetts Mutual, Oklahoma City, nominated Tom B. Reed, who is with Great Southern Life in Oklahoma City, and the nomination was seconded by Lester O. Schriver, Aetna Life, Peoria, Ill., past national president.

When the election committee, headed by P. B. Rice, Equitable of Iowa, Harrisburg, Pa., filed out to start the canvass of the vote, it was to the whistled accompaniment of the "Rogue March." Because of the large number of candidates, the committee did not complete the count until all of the other business before the council was disposed of and adjournment was taken immediately after its report.

There was no presentation of invitations for future meetings and no discus-

sion of what is to be done in regard to a convention next year.

A. W. Moore, New England Mutual, Philadelphia, was sergeant-at-arms for



Sidney Wertimer



Paul Dunnavan

the election session. His assistants were Malcolm McCollum, Connecticut Mutual, Bridgeport, Conn.; Jack Hilmes, Equitable of Iowa, Des Moines, and Adam Rosenthal, Acacia Mutual, St. Louis.

Flowers Sent to Brennan

At the opening session of the National council a telegram was received from James H. Brennan, president of

Techniques of Selling Vary with the Times and Current Conditions

The fundamentals of selling do not change, but the techniques of selling vary with times and conditions. Today life insurance men have new tools of offense to work with: Social security, new taxation, income and estate, gift taxes, corporation taxes, juvenile insurance, increase in women prospects, defense workers, key man insurance, partnership insurance because many corporations changed to partnership because of tax structure, planned life insurance. Present day economy prevents effective estate accumulation through means other than life insurance.—Earl M. Schwemm, Great-West Life, Chicago.

the Chicago association, who is still in a hospital as a result of serious injuries received in an automobile accident, expressing his regret at being unable to be present. Flowers were sent to Mr. Brennan by the National association.

A diamond unmined has no value. A prospect unseen pays no profit.



JUL B. BAUMANN

National, St. Louis, sought the floor. However, before he would receive any additional nominations, the president ruled that there should be some action taken governing the number and length

OUR 50th ANNIVERSARY YEAR



In this our Fiftieth Anniversary Year, Business in Force exceeds \$670,000,000. The Company continues to expand its operations and has recently entered three more States in the Union.

The
GREAT-WEST LIFE
ASSURANCE COMPANY

Head Office—WINNIPEG

Our 50th Anniversary Year

Indianapolis Life Men Are Meeting the Challenge

Life Underwriters are fulfilling tremendously important missions in the hour of their country's need

- Through War Bond Sales
 - Through Civilian Defense Activities
 - Through diverting dollars into anti-inflationary channels
- and
- Through HELPING DEFEND HOME and NATION by spreading the mantle of life insurance protection.

INDIANAPOLIS LIFE FIELDMEN have gladly accepted positions of responsibility in War Bond Sales and Civilian Defense, and in addition,

They secured 22.2% more new PAID BUSINESS the first seven months of 1942 than for the same period in 1941.

They made July the LARGEST OF ANY JULY IN THE COMPANY'S HISTORY.

They SECURED AN INCREASE OF INSURANCE IN FORCE OF OVER \$4,500,000 the first seven months, bringing total in force over \$125,000,000.

We congratulate the men who have made this record. We commend life insurance men everywhere upon the vital part they are taking in answering the needs of Home and Nation.

INDIANAPOLIS LIFE INSURANCE COMPANY

A Quality, Legal Reserve Mutual Company

Organized in 1905

EDWARD B. RAUB
President

A. H. KAHLER
2nd Vice-President
Supt. of Agencies

WHAT ABOUT WOMEN AGENTS?

(CONTINUED FROM PAGE 4)

cously and effectively carried forward the message of life insurance.

"There would seem to be something especially appropriate in the sale of life insurance by a woman agent in that as a woman she is perhaps more keenly alive than a man to the household problems of the wife and mother. And as it has been so often stated, in the last analysis the woman is the ultimate consumer of life insurance.

"As to the point that you raise concerning the desirability of women being trained either as separate units or as part and parcel of the office generally: The feeling seems to be here in the Equitable that the best results are accomplished when the latter plan is followed. There have been one or two notable exceptions to this. But as I say, generally speaking it is found that the women accomplish best results where as regular members of the organization their business is handled the same as any other member of the agency."

RECRUITING WOMEN

By BEATRICE JONES

Are you having difficulty with recruiting these days? If your answer to that question is "No," read no further—just withdraw quietly into your closet and thank whatever gods may be for your good fortune. Almost everyone in the business of recruiting agents is having a tough time today for reasons all too obvious. If you have recruited your agency force from young men, you have lost some of them to the army, the navy, the air force or the marine corps. It doesn't much matter where.



Beatrice Jones

They are gone with the war for the duration and in some cases forever. You can't afford to spend much time recruiting men of service age because you are in a market that demands selling now and those demands must be met in the interests of preserving our economic system. Our national economy is inextricably woven into our American way of life—if we sacrifice it now, we lose that for which we are fighting. Our agents have gone to war; the job they did before going is vital to the country, perhaps as vital as the job they are now doing. So both jobs must be done. It is as simple as that. What sense does it make to win a battle and lose what we were battling to preserve?

Must Sell Today's Market

We must sell today's market and it takes agents to sell. Where then shall we recruit these agents? Older men? Let's look at that closely. Older men rarely give up a good salaried job to become an agent on commission. We have recruited older men in the past and sometimes they have done well and spent their insurance life regretting the fact that they did not get into the business 20 years earlier. But they are the exceptions. The others? You have wished for years that you could divert your recruiting mistakes into jobs where they could make a living. Today is your chance. Help that unproductive agent out of the business while you have that chance. It will be good for the unfit agent—good for your agency—good for the business of life insurance as a whole.

What Will You Do?

So that leaves you with a sharply reduced field force at the very moment the field demands concentrated, determined and skilled cultivation. Will you give up and let the market go by and fail to preserve what we are fighting for, or will

you do what other businesses are doing and replace men with women? Since women are your only available recruits your problem is simplified. If you have always held that you would rather starve than work with women agents, the time has come for you to put that bravely uttered resolution to the test.

Source of Women Agents

Suppose you say, "Allright, allright, I'll recruit some women, but where do I find them—what kind of women and what do I do after I get them?"

Your first effort should be in the direction of the family of your agent who has gone into service. The wife, mother or sister of your agent has a particularly potent personal reason for keeping the agent's business intact, for cultivating his clientele, for servicing his policyholder's needs.

Your next logical source of recruits is to be found among widows. Any widow has her appreciation of life insurance increased by the very fact that she is a widow. If her husband is dead, her most satisfying income comes from his life insurance—if he left her an income. If he died leaving her no income, she realizes how easily this lack could have been overcome through life insurance. If she is divorced, she either laments the loss of her beneficiary status in her husband's life insurance or she rejoices that life insurance is there to guarantee her ex-husband's promises. Yes, widows are good prospects for recruiting.

What Kind of Women Agents?

What kind of women shall you recruit? Well, obviously, your managerial problems will be reduced if she can be a well balanced, intelligent woman. She may not produce as spectacular results as the prima donna but she will be easier to work with. You will probably find that four women who produce \$125,000 each will frequently be easier on your blood pressure than one prima donna who produces half a million. But if it is big production you are after in a hurry—don't pass up the prima donna. Incidentally, try not to let yourself be deluded into believing that the prima donna qualities are found only in women. I knew a stellar producer once who was a man but he could do circles around any woman I ever saw when it came to bad behavior. It is probably only that we expect women to be better behaved than men and when they aren't, their behavior becomes more conspicuous.

Sensitive and Touchy

In recruiting women it is well to remember that the over-sensitive make bad prospectors. But try to avoid confusing the words "sensitive" and "touchy." Sensitive means highly sensitized and is a most desirable quality in women. A highly sensitized woman will never tell you she is sensitive. A touchy woman will always tell you she is sensitive—that's how you spot them. If, however, you want to recruit the really sensitive women—make up your mind to equip them with a well organized and effective prospect bureau. These women will master the business with ease—but don't expect them to prospect. The touchy ones, those who protest their sensitivity, can easily do their own prospecting. They get their feelings hurt much more readily in the office than in the field—their sensitivity is confined almost wholly to lip service.

Most Favorable Ages

Your best prospective recruits will be found between the ages of 35 and 50. In spite of the fact that continual progress is being made, women are still something of an innovation in the world of business. Although there have been successful women agents for the past half century, they are relatively so few in number that the prospect is a little conscious of surprise when a woman agent

CAPITALIZE WITH CAPITOL LIFE

(Established 1905)

A strong enduring company which for 37 years has offered dependable service to thousands of policyholders in the Rocky Mountain, Southwest and West Coast areas.

Address inquiries to W. V. Woollen, Agency Vice President

THE CAPITOL LIFE INSURANCE COMPANY

Clarence J. Daly, President

HOME OFFICE

DENVER, COLORADO

"Enduring as the Rockies"

Keeping Up the Pace in War Time

When a company is able to meet storm and stress, war, pestilence, plague, depression, investigation, harsh and unjust criticism and still maintain its stride it is evidence of unusual vitality and the possession of the seeds of continual progress.

The North American Life prides itself on what it has overcome as well as what it has done. Unusual emergencies that confronted all companies, trying situations, unforeseen events have all been factors in testing the North American and preparing it more strongly to conquer the so-called foes.

Our agents believe in the indomitable will and spirit of their organization, the never-die attitude in their work, the determination to fight harder when it is necessary. In this way the company's fiber has been toughened and better adapted to confront abnormal situations.

Life insurance selling is a Great business for Great men.

Write if interested in a
Permanent Connection



NORTH AMERICAN LIFE INSURANCE COMPANY

E. S. ASHBROOK
President

OF CHICAGO.

PAUL McNAMARA
Vice-President

JOHN H. McNAMARA
Founder

North American Building, Chicago, Illinois

appears. Life insurance is so personal, so vital a matter, that the prospect must quickly gain confidence in the agent's ability. Maturity helps to overcome the lack of spontaneous confidence. The prospect, even young girl prospects, will rarely trust the judgment of a young girl agent and certainly it will only be that rare, exceptional young girl who can win the confidence of older prospects where life insurance is concerned.

Qualities That Are Needed

The qualities of persistence, dominance, persuasiveness and emotional stability are necessary in the makeup of the productive agent. These qualities can all be determined by tests. Until you have recruited a great many women it is safer to use a test than to rely on your own estimate, and even then you will be benefited by scientific assistance.

One of the major problems of the woman agent is the fact that being a woman makes her the victim of countless demands on her time and energies, entirely unrelated to the job of selling life insurance. This almost uncontrollable interruption of her work provides the greatest single deterrent to the job of developing a woman into a consistent and successful producer. In meeting this problem, the woman agent herself determines the solution. Unless you can give her a point of view on the importance of consistent work habits and hours—unless you can actually direct the formation of these habits and hold her to them until the habit is fixed—she will not become the agent you seek. In this she is even more dependent on the power of fixed habit than your men agents are.

Constantly Being Diverted

She is constantly being diverted by unreasonable demands on her time. Her family, her relatives, her neighbors simply will not grant her working hours the same respect that they grant the working hours of men. Only she can control this and only at great effort. It can be done but it is a problem that cannot be neglected even for one day. From the moment she begins to work for you give her your help by convincing her that her work hours belong to the job of selling life insurance and that if she has to take Aunt Nelly to the dentist, the dentist appointment must be made outside her own work schedule.

To offset this one great disadvantage in women, your women recruits will have one advantage that men agents rarely possess. Women have the beneficiary point of view. Life insurance, fundamentally an indemnity against loss, is sold primarily for the benefit of women and children—the natural dependents.

What the Job Has to Offer

Women agents know how it feels to be a woman who must provide her own income. This knowledge gives her sound aid in presenting a convincing case for the needs of the beneficiary. In selling the job to a woman, you have much to offer that she wants: a job where age is no barrier; a permanent job; no discrimination in wage rate because she is a woman; and an appeal to her basic nature, her mother instinct—the wish to be helpful to other people.

To boil this all down to a paragraph you can remember: If we are to do any recruiting we will have to recruit women. That being the case, remember to select her carefully, train her thoroughly, establish sound work habits and hold her to them, and finally, treat her fairly at all times and demand the same treatment from her in return.

PICTURE CHANGED

Donald B. Woodward of the research department at the head office of Mutual Life of New York has had to look into the subject of women in business and especially women as possible agents and policyholders. His comment is as follows:

"I think there is much on a sound economic and business plane to suggest consideration for intensive development

among women. In many respects the economic change in the status of women is the most interesting and significant development of our times. Look at the perspective. Two generations or so ago, society was agricultural and the economic unit was the family with women's work truly in the home. In two generations or so the population has been substantially urbanized and in a small house or apartment, women do not perform the economic function of providing income for the family which they do on a farm; from an economic standpoint, women are essentially unoccupied in small city homes and apartments as compared with the farm. Consequently they have gone into business on a scale which, viewed a generation ago, is unbelievable. Mutual Life, for example, employed the first woman about 1903—and look at it now.

Women in Many Businesses

"The last war tremendously accentuated monetary employment for women and proved finally their usefulness. This war is accentuating again the trend and before it is over very long, further strides will be made. Women are already semi-independent economic units and are rapidly on the way toward economic independence and the attainment of economic equality. It seems that insurance has not become cognizant of the trend which rests, as I say, really upon the consequences of urbanization.

"I feel convinced that the successful businesses of the future—insurance and every other—will give vastly more emphasis to women than may even seem credible at the moment. I think, too, there is no time to start as good as the present. If this seems a bit theoretical, I can deluge one with facts and figures on the matter.

"In an economic sense, women no longer are 'incidentally present'; they are in every sense as important and as independent a part of the economic system as men. I should, therefore, think that the idea of intensive development is highly worth consideration."

DAUGHTER TAKES PLACE

The Penn Mutual Life has had considerable experience with women agents. One of the latest developments in agency work is the introduction of the wife or



E. PAUL HUTTINGER

daughter of an agent to take his place when he goes into the service. For instance Harry Phillips, Jr., of the Penn Mutual's Engelsman agency in New York City, who was its leading producer in volume of total business went into the air corps as a captain. His wife, Edith Phillips, is taking his place. She passed the state examinations with flying colors, has received her license, and in her first month in the business made the Leaders Club, having closed \$15,000 of business insurance and wrote two more cases totalling \$6,000. She is going back to her

husband's policyholders and endeavoring to interest them in getting new insurance. E. Paul Huttinger, second vice-president in charge of training, made the following comment on women agents:

"It seems to me that experience tells us that selling life insurance to women is very much the same job as selling life insurance to men. Men want protection for their dependents and income for their own old age. So do women. As a rule women underwriters sell to men as well as to women just as men underwriters sell to women as well as to men. The reason for that is that they both tell, basically, the same life insurance story.

Problem of Supervision

"The problem of recruiting and managing women underwriters is distinctly a problem of the individual agency rather than a company problem and there need be no particular department organized for the promotion of women salesmen. Any general agent who can get hold of a good woman underwriter is glad to do so for the same reasons he is glad to get a good man underwriter. If he can recruit a woman with capabilities for organizing a group of women he is glad to have her on the staff for exactly the same reasons he is glad to have a good man as supervisor. In my opinion this attitude is a growing one.

"One of our women underwriters once

told me that the reason she was happy in her agency was because she was treated exactly the same as any man underwriter in the agency, no distinction being made because of her sex. She said, in fact, that when a woman underwriter depends on her acceptance in the group on the fact that she is a woman that moment her value to the agency decreases and her own possibilities in selling correspondingly decrease. With more women accepting responsibilities in the business world naturally there are corresponding increases in the opportunities to sell to more women.

"There are, therefore, more opportunities for women underwriters just as there are more opportunities for men underwriters. Our own company's experience has been that about one-fifth of life insurance is sold to women but not necessarily sold by women. Because of the increase in the number of women in business I believe that their share of insurance sales will increase correspondingly.

"I do feel that as companies most of us are somewhat behind hand in the production of printed matter written especially for the attention of women prospects and policyholders. This is because of the necessity of the difference in the approach rather than a difference in the sale itself."

THE NEW INSURANCE MONEY MAKER

issued by the
ILLINOIS BANKERS LIFE ASSURANCE
COMPANY

THE INCOME BUILDER

1. We have a NEW PLAN to enable you to make more money in these times.
2. This PLAN will not interfere with your present business.
3. ONE-TENTH THE SALES, through large first commissions and large renewal commissions will return you TEN TIMES the earnings of the same volume of life insurance alone under our plan.
4. IN ONE YEAR, you build as large a renewal income as you would in ten years writing the life insurance alone under our plan.
5. This Contract Pays All Ways:
If you live too long.
If you do not live long enough.
If you are disabled.
If you have an emergency need for cash.
ALL AT EXCEEDINGLY LOW COST.

HUGH D. HART
Vice President and Director of Agencies

**Illinois Bankers Life
Assurance Company**

MONMOUTH, ILLINOIS

Tradesmen Are Best Prospects

(CONTINUED FROM PAGE 6)

visions for taxes, especially death taxes even in the smaller income bracket; to make sure that there is at least \$1,000 clean-up fund set aside through life insurance, and preferably \$1,500.

"There is a definite field, also," he said, "for certain types of business insurance, such as stock purchase, employees' welfare trusts, and partnership. The latter is an especially good field since so many of the smaller close corporations have been changing over to partnerships to avoid the excessive taxation.

PENSION TRUSTS

"Pension trusts represent an especially good field, and particularly among the smaller corporations. The larger corporations, we usually find, already have been talked to on this subject and there is less chance for us to sell them. Then, too, they usually have an insurance department with an experienced manager or for many years they have had some skilled brokers or agent handling all of their insurance and there is this competition inevitably to meet. So, frequently we find in such cases we do most of the work and have somebody else take the profits.

"I have not changed my fundamental sales philosophy in any particular. I still use the 'House of Buckley' presentation upon which my business has been founded. I show my life insurance program and my policies and build my whole sales and emotional appeal around these.

His Methods Very Simple

"I use a low pressure-high pressure type of selling, exhibiting my own program in a portfolio I have prepared and then telling the prospect I don't know whether he needs any insurance or not but that this method of analysis I have used in my own case is the way for him to find out. I find that a very effective way to get past this first hurdle and get a chance to look over the man's own life insurance arrangement is to tell him at this point, 'You get your automobile checked up every 3,000 or 4,000 miles. It might be a good idea to have the same thing done with your personal estate.'

"I don't believe the life insurance times are any different than they were in the past years so far as the various elements of the sale are concerned, such as prospecting, qualifying the prospect, approach, getting medical examinations, close, etc. The only difference is that we must work a little harder to get the required amount of business."

Watches His Time Carefully

Mr. Buckley uses an elaborate time control system. He keeps detailed records which serve to prove whether or not he has been exposing himself suffi-

ciently to get the number of life prospects and the amount of business which he needs. This gives an index against which he can relate his current work. If the times are tougher, he says, then we simply have to step up exposure to prospects.

"One trouble with life agents is that they get panicky when they have no place to go and no one to see. This is never a problem for me. If I have no prospects that are worth seeing today, I can turn to the telephone book and I find that a very good place to go.

"I believe in a certain amount of cold canvass. It helps to sharpen the agent. It tests whether his sales procedure is okay or is bogging down."

Plays Strongly on Emotions

Mr. Buckley hammers in every way on his "House of Buckley" theme. He has a fine photograph of his wife and children which is reproduced at the start of his visual selling folder. He uses this same photograph printed on a mailing piece which he sends out regularly to selected lists. This mailing piece contains a good number of short testimonials from persons with whom he has done business. This is a prestige builder which Mr. Buckley believes has incalculable value in breaking down the prospect's disinclination to do business or correspond with a stranger, for the men who have given the testimonials are anything but strangers to most of the people to whom he sends the brochure. The names of many of them appear frequently in the newspapers and in this way Mr. Buckley's whole life insurance background is established. He finds little difficulty in getting testimonials. A great many of them are voluntary, being perhaps only brief paragraphs from letters of thanks sent by satisfied clients.

Takes Up Current Objections

Mr. Buckley discussed current objections, such as taxes. On March 15 he went out to see a number of prospects, fully aware that they were probably smarting under the blow of the heavily increased federal income tax. He even had one of the men tell him he had a "lot of guts" to call about life insurance on March 15.

"Believe it or not, that is just the reason I came out to see you today," Mr. Buckley told him. "I want to talk to you about your last tax bill that will make all the other tax bills look like peanuts. That is the bill they will file against your estate when you die. You can cover it for less than 2 percent."

Even if the prospect has only a small income so that his estate would not have to pay any federal estate tax, Mr. Buckley talks about it anyway, for this serves to make the man tax-conscious.

Hammers on Facing Facts

When the prospect objects that he is uncertain about his future income and therefore does not like to make commitments, Mr. Buckley tells him that he must face facts just the same now as always. Even if he should die in an era of great prosperity his death would stop his income and his family would suffer.

"I never hesitate to recommend that a man buy term insurance," Mr. Buckley said, "and I frequently say to my prospects, 'Why don't you pay the fire insurance rate on your life insurance?'"

When a prospect expresses fear of inflation as an excuse for not buying, Mr. Buckley asks him to define inflation. In the very large majority of cases the man merely stutters. He has no clear idea what it is. Mr. Buckley then hauls out one of the old large size \$5 bills and also a \$1 bill with a two cent stamp pasted on it. He has prepared the bills in cellophane envelopes. He asks the man if this is what he calls inflation. As a rule this trick demonstration jogs the prospect back into the life insurance channel.

Frequently, of course, the subject of defense bonds comes up in an interview. The prospect is at sea, often sincerely, as to whether he should use any more



Webster says "zyzzogeton" is the "last word" in the language. Security Mutual says the new SECURITY SPECIAL Ordinary Life is the "last word" in policy contracts! Here is the answer to your need for an up-to-date contract to fit today's conditions!

Ask for sample contract and rates.

Security MUTUAL LIFE
INSURANCE COMPANY
INCORPORATED 1886 / Binghamton, New York
FREDERICK D. RUSSELL, PRESIDENT

MUTUAL TRUST LIFE INSURANCE COMPANY

HOME OFFICE
CHICAGO



FIELD BUILDING
ILLINOIS

"As Faithful as Old Faithful"

IS THE GENERAL AGENCY SYSTEM ON ITS WAY OUT?

The answer to that one is that practically all mutual net level premium companies have been built up under that system and are making steady and substantial progress year by year.

So long as freedom reigns in a free land and men are born who learn how to crack the whip over their own backs the General Agency System will continue to grow and prosper.

A small group of successful General Agents has, in 37 years, built up for Mutual Trust, assets of 55 millions and insurance in force of 200 millions. There is no death rattle in that.

Nothing Better in Life Insurance



E. R. Gettings, Northwestern Mutual general agent, Albany, N. Y.



J. Bruce McWhinney, John Hancock, Newark; H. C. Lawrence, Lincoln National, Newark.

surplus for life insurance when the government so urgently needs to have the defense bonds bought. Mr. Buckley says obviously this question cannot be met head-on as it would seem unpatriotic.

Instead he points out that all of us are buying defense, for every dollar spent for life insurance buys defense bonds. "By buying life insurance you can be patriotic and also protect your family," Mr. Buckley tells the man. "The United States government stresses protection of the family and the home as the foundation of the nation, for if the home should be permitted to fall, all in it would be charges on the government." He tells the man to go ahead and buy some defense bonds but that he should have some program arranged so that

when the defense bonds mature he will have a trustworthy place to put the funds. He suggests buying term insurance now and then converting it later to a permanent plan when the defense bonds mature.

To the younger man who says he may have to go into the army, Mr. Buckley urges buying enough life insurance now and paying at least two year's premium on it. Thereafter he can borrow on the policy to keep it going until probably he will be out of the service and be able to pay premiums again, or else he could take paid-up life insurance for it.

Carts for dozing; airplanes for altitude; chance for failure; plan and system for success.

3 IMPORTANT POINTS YOU SHOULD KNOW ABOUT GREAT AMERICAN LIFE

1. That your efforts with this company are being appraised by home office executives who are salesminded.
2. That the home office staff has intimate knowledge of conditions in the field through actual working experience.
3. That the management has always directed financial policies to assure Great American Life men they are selling the soundest possible insurance values . . . in the form of truly "salable" contracts.

**THE
GREAT
AMERICAN
LIFE INSURANCE COMPANY**

HUTCHINSON :: KANSAS

WILL S. THOMPSON, President



WE SALUTE THE LIFE UNDERWRITER For His Sale of Defense Bonds A Typical American



**PEOPLES LIFE
INSURANCE COMPANY**
The Friendly Company
Frankfort • Indiana

WRITING INSURANCE DURING THE WAR TIME

The Great Northern Life Insurance Company prides itself on being able to adjust its operation, its service, its practices to new conditions or emergencies as they arise. People and institutions are in need of life, accident and health insurance in these troubled days even more so than in times of peace. Therefore, the Great Northern Life recognizing the situation has geared itself accordingly. Life insurance is flexible and is able to meet changing demands.

Agents are particularly desirous of having a company that appreciates their problems and that can fit itself to a new situation at once. This means that the Great Northern Life during this war time recognizes a special obligation to agents and policyholders. War time service means something different from peace time service.

Time goes on without abatement. Conditions change. These new demands must be met. Life insurance is continuous but elastic and can be fitted to meet any contingency which may arise now or in the future.

**THE GREAT NORTHERN LIFE
INSURANCE COMPANY**

110 South Dearborn Street, Chicago

Aetna Life Agent Points Out Sales Possibilities

(CONTINUED FROM PAGE 21)

that he is saving everything he can under the salary allotment war bond purchase plan.

It is practically impossible to give honestly a blow by blow account of any interview and I have no intentions here of attempting this difficult feat. In general, I follow the thrift plan outline and first commit Mr. War Worker on how much per week he can save. Then, I have found that he needs and wants a simple proposal, not an elaborate one. He wants to know in simple terms what the plan will do for him and his family if he lives, if he quits, or if he dies.

He does not want to be confused with technical language or settlement options. Therefore I avoid a discussion of social security because in nine cases out of 10, both of us would be groggy before the end of the interview, and my chances of a sale would be considerably decreased.

I make my appeal to him through the eye (by use of a printed proposal) and have him use a pencil in filling out that form. Remember, he works with his hands and his attention will be focused a great deal more on the plan if he has to do this job himself. I talk in terms of "wages" and use plenty of appeal to his ego. (After all, it does take intelligence and brains to plan a real savings program.)

Objections? Yes!

Typically, the objections all fall into one type: "Sure, it's all right as long as the overtime keeps rolling and the 'boom' lasts, but what will happen when the money stops coming in?" You know the answer to this one: The explanation of the paid-up feature available almost every year and at most ages, giving him a paid-up endowment to match all premiums.

In most cases, however, if they are interested at all, they don't object. Then the old implied consent is used and the app is completed without delay. The question which is invariably asked is, "Did Mike buy this?" When the answer is "yes!" they say, "Well, he is a pretty smart guy. If it is good enough for him, it is O. K. with me!"

You will "click" if you forget that you are supposed to be a salesman in dress, mannerism and speech... just be one of the boys! Mix in a little humor with honest-to-goodness sincerity. You have got to forget that you sold a \$5,000 or \$10,000 policy during yesterday's interview in the paneled walls of an executive's office. For, you might sell a \$2,000 or \$3,000 policy working on top of the family kitchen table. Mr. War Worker is going to buy some form of life insurance now and we can use the extra commissions on this business as well as a salesman of an industrial company.

Your application will be prepaid on an annual or quarterly basis. The type of policy in most cases will be a 20-payment endowment at 60 or 65 or a limited payment ordinary life.

With the increasing tempo of business, you will find that this type of prospect steps up quickly from the status of a student and apprentice to a more profitable job. This will mean future sales.

Finally, your new policyholder, now a new friend, will lead you to another real prospect. You, Mr. Underwriter, should not resist an increased attempt to do business with Mr. War Worker but I do vigorously resist any thought of abandoning a market to which a company such as ours has so long and so successfully directed itself.

Mr. Alberts, a member of the Aetna Life's general agency in Hartford for less than a year, originally went with the company in 1934 as a group representative in New York City. A native of Muskegon, Mich., he is a graduate of Culver and Yale, and studied at Cambridge University in England. At Yale he was a lightweight boxer, al-

though he is even more modest about that than about the fact that he captained the team that first beat Harvard.

He qualified in his first five months with the company for membership in the "Corps of Regionnaires," honor society for which a twelve-months qualification period is allowed. Always active in life insurance and community activities, he is closely identified with community chest work, president of the Hartford Life Underwriters Association, National association committeeman, co-chairman of the state sales congress.

Workers More Interested in Silk Shirts—Dern

(CONTINUED FROM PAGE 20)

business is coming from about the usual channels. The collateral beneficiary of the defense worker—the grocer, the butcher, and the baker are good prospects."

Now if the foremen and superintendents are good prospects, then how can we answer your next question, "How do you think the agent should go about this?" It is obviously impossible to see them on the job especially those who are engaged in actual defense work. Soliciting, therefore, must be done in the home, but how to find them in a city like Chicago or any other large American city.

I question whether special men "who know the language of the defense worker and can talk to them in their own terms" is the solution. Rather, it seems to me that our present agency staff working through centers of influence, who should be men who are acquainted with those who are foremen and superintendents, is about the best way.

Might it not be possible that going after the so-called "common defense worker" might be like going after the man who has just inherited some money and we are trying to sell him solely on the grounds with which to pay for it?

Might it not be best to concentrate "on the collateral beneficiaries of the common defense worker" and then through centers of influence work in to the foremen and superintendents?

I am sorry we just do not have the key to successful achievement or you may be sure I would give you a duplicate at once.

While I am on the subject, it seems to me that one thing that agency officials and our trade journals may well devote themselves to now is selling the life insurance man on the thought that this is a good time to stay in the business and that he has work to do in raising the morale of our citizens. In short, as Marshall Holcombe put it, "What we have to sell is the winning of the war."

Patriotic to Buy Bonds and Also Life Insurance

"I'm buying defense bonds and government securities and will leave life insurance until later." It is patriotic to buy defense bonds. It is patriotic to buy life insurance, for life companies in turn invest millions and millions of dollars in government securities to aid in national defense. Last year they invested in such issues \$1,500,000,000. It is patriotic to buy life insurance because it provides a methodical method of savings. It is patriotic to save. It is patriotic to buy life insurance because it furnishes millions of dollars to needy beneficiaries each year. It is the first duty of a good and patriotic citizen to own life insurance that will furnish at least a minimum living income for his family.—Arthur Johnson, Great-West Life, Detroit.

Prospect and Suspect

In the months ahead it may be necessary to prospect more carefully than ever before. It will continue to be essential to distinguish carefully between a suspect and a prospect. A suspect may be defined as one who has a need, while the prospect is one who has a need and can pay the premium.

THE Jefferson Standard holds a strong position as it faces a new period of service. There can be no accurate forecast of the future as the world trembles with its people locked in terrific and terrible warfare. Even now our Government makes an increasing call on our ranks for man-power—we do not know the end. But, as the Company makes its sacrifice for the cause of freedom, there is a deep feeling of pride in what has been accomplished in a free country, and a great determination to carry on in the true American spirit, confident that victory will come to those whose forefathers wrote the first Declaration of Independence. Until victory comes, and from thence forward, our Field Force will serve those who believe with us that "a Jefferson Standard policy is a Declaration of Independence for the family."

JEFFERSON STANDARD LIFE INSURANCE COMPANY

Julian Price, President

Greensboro, N. C.

Second Front

The home front is the Second Front of this war. Upon the home front rests grave responsibilities, not the least of which is maintenance of our ideals. It was in defense of these ideals that all our battle fronts were created. Among those ideals is economic independence.

Fidelity has brought economic independence to the homes of thousands of its policyholders, through the "Income for Life" plan it originated in 1902. In the Fidelity sales kit, however, are included also Modified Life, Family Income, Family Maintenance, Modified Income for Life, Disability Income, Term to 65, Juvenile, Standard and Substandard.

For sixty-four years Fidelity has been known as a friendly company—friendly to agents and policyholders alike. That friendliness is still serving on the home front.

The FIDELITY MUTUAL LIFE INSURANCE COMPANY

Philadelphia

Walter LeMar Talbot, President

Pacific Mutual Life

Insurance Company

extends greetings to

members of the

NATIONAL

ASSOCIATION

OF LIFE

UNDERWRITERS

GRAND ST. PACIFIC

HOME OFFICE LOS ANGELES CALIFORNIA

Announcing!

A NEW STEP IN AGENT'S
Compensation

A Plus
CONTRACT

Liberal Commissions

+

Non-forfeitable Renewals

+

Lifetime Service Fee

+

Persistency Bonus

This contract is the result of careful study and analysis over a period of eighteen months by the company. Our fieldmen are impressed with its fairness, its opportunities for immediate earnings and its opportunities for the future.

TRULY A *Plus* CONTRACT

Commonwealth
Life

MORTON BOYD, PRESIDENT

HOME OFFICE LOUISVILLE

HONOR ROLL

SERVING IN OUR ARMED FORCES

NAME	CITY	STATE	BRANCH OF SERVICE
Anderson, Gordon	St. Paul	Minnesota	Army
Archerd, Lynn	St. Paul	Minnesota	Navy
Arnold, R. H.	Nashville	Tennessee	Army
Aurelius, Paul	St. Paul	Minnesota	Navy
Barnes, J. C.	Roanoke	Virginia	Navy
Berger, Donald	St. Paul	Minnesota	Army
Bergquist, F. W.	St. Paul	Minnesota	Army
Bowman, O. E.	Denver	Colorado	Army
Blacklock, W. T.	Austin	Texas	Army
Campbell, F. C.	Marine	Minnesota	Navy
Carlson, Fred	St. Paul	Minnesota	Army
Chapin, Glenn	St. Paul	Minnesota	Marine
Chase, Guy B.	St. Paul	Minnesota	Army
Chittenden, A. H.	Denver	Colorado	Army
Cogil, G. L.	Denver	Colorado	Army
Deming, Floyd	St. Paul	Minnesota	Coast Guard
Drier, T. G.	Three Oaks	Michigan	Army
Fearing, A. H.	Lawrence	Kansas	Army
Fearing, O. K.	Kansas City	Missouri	Army
Floren, H. G.	St. Paul	Minnesota	Army
Goldman, S. J.	Los Angeles	California	Navy
Hanson, Martin F.	St. Paul	Minnesota	Army
Hart, C. I.	Amarillo	Texas	Army
Hartman, John K.	St. Paul	Minnesota	Army
Herder, Kenneth C.	St. Paul	Minnesota	Army
Hobson, J. W.	Sacramento	California	Army
Hill, James S.	St. Paul	Minnesota	Army
Hong, Edward	Danville	Illinois	Army
Irwin, B. M.	Alexandria	Virginia	Army
Linn, Arthur J.	St. Paul	Minnesota	Army
Malone, Richard	St. Paul	Minnesota	Army
Mentzer, Robert F.	St. Paul	Minnesota	Army
Mitchell, G. M.	Anderson	South Carolina	Army
Muldrow, A. M.	Lubbock	Texas	Army
Olsen, James E.	St. Paul	Minnesota	Navy
Peterson, W. R.	Minneapolis	Minnesota	Army
Ralls, G. A., Jr.	Houston	Texas	Army
Raper, E. E.	Washington	D. C.	Army
Renaker, R. E.	Cynthiana	Kentucky	Navy
Riggs, J. D.	Washington	D. C.	Army
Robbins, H. M.	Bemidji	Minnesota	Army
Robbins, J. W.	Wichita Falls	Texas	Army
Rowley, E. B.	Long Beach	California	Army
Sheehan, C. C.	St. Paul	Minnesota	Army
Sinclair, C. S.	Marion	North Carolina	Army
Stennes, George	St. Paul	Minnesota	Army
Sturgeon, E. C., Jr.	Dodge City	Kansas	Navy
Villari, L. P.	Cincinnati	Ohio	Army
Waddell, Mathews C.	St. Paul	Minnesota	Navy
Weibel, Rodney	St. Paul	Minnesota	Army
Weide, Roman	St. Paul	Minnesota	Army
Westergren, Lyle G.	St. Paul	Minnesota	Army
Weston, J. B.	Florence	South Carolina	Army
Zillafro, J. A.	Weslaco	Texas	Army



Service to society has led them to greater service in the Armed Forces of our country. We know they will acquit themselves with honor and we pray for their speedy return.

In the American consciousness there is developing a strong belief that man is given his position in life, not as an opportunity to wield power, nor to seek fame and riches, but as a means of being honorably occupied in the service of his fellow men.

One of the prime purposes of the N. A. L. U. is to dignify your occupation as a servant to society. It is a concept that augurs well for the world of the future.

We express our debt to those found on honor rolls and our thanks and congratulations to those who continue the less spectacular though equally important service to society as active underwriters.

THE MINNESOTA MUTUAL

LIFE INSURANCE COMPANY OF SAINT PAUL